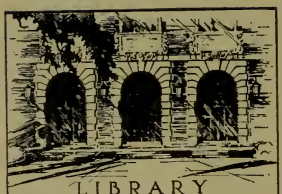
A Modern Brigand

BY THE AUTHOR OF

"Miss Bayle's Romance"



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'I turn my back on thy detested walls,
Proud city, and thy sons I leave behind,
A selfish, sordid, money-getting kind.'

'O money, money, how blindly thou hast been worshipped, and how stupidly abused! Thou art health and liberty and strength; and he that has thee may rattle his pockets at the Devil.'—CHARLES LAMB.

A MODERN BRIGAND.

BY

THE AUTHOR OF

'MISS BAYLE'S ROMANCE.'

IN THREE VOLUMES.

I.

LONDON:
RICHARD BENTLEY AND SON,
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TO MY FRIEND,

HIPPOLYTE ADOLPHE TAINE,

D.C.L. Oxon., and Member of the French Academy.

WITH HEARTFELT WISHES FOR HIS SPEEDY RECOVERY OF THE HEALTH REQUIRED TO RESUME THE LABOURS WHICH HAVE ELUCIDATED ENGLISH LITERATURE AND ENRICHED THE LITERATURE OF FRANCE.

CONTENTS OF VOL. I.

CHAPTER I.

In Athelstane House.

	PAGE
'A poor rich Man' - - - -	3
A great Brewer's Losses - - - -	5
Something in the City - - -	7
'I was very poor then' - - - -	9
An unscrupulous Millionaire - - -	11
Enter Thomas Byker - - - -	13

CHAPTER II.

Family Fables and Facts.

Mr. Argoll's Origin - - - -	17
Moral Suasion and Flogging - - -	19
A Money-lender at School - - - -	21
Young Jacob's Popularity - - - -	23
Desires of the two Brothers - - -	25
Argoll and Solar Partners - - - -	27
Making financial Hay - - - -	29

CHAPTER III.

The Partners Marry.

	PAGE
A Love Match	31
The Speculator's Fate	33
Mr. Solar's Will	35
Money and Health	37
An Amateur Doctor	39
Mr. Byker startled	41
Pride aping Humility	43
A haunted House	45

CHAPTER IV.

The Younger Brother.

Almost a handsome Man	47
Artists and Patrons	49
An unstable Artist	51
A Disciple of Mr. Ruskin	53
The Argoll Exhibition	55
His Lady Admirers	57
Meets Miss Berta Solar	59

CHAPTER V.

Mr. Argoll at Home.

Mrs. Argoll and her Friends	63
A domestic Martinet	65
An unsolved Problem	67
'Light, more Light'	69
The Heiress has her own Way	71
Miss Solar's Studio	73
The House turned Topsy-turvy	75
Lord John Cardonald, R.N.	77
A venerable Lady-killer	79

CHAPTER VI.

Berta and Ella.

PAGE
A charming Wild-Flower - - - - 81
Aunt Irma's Character - - - - 83
Love in a Cottage - - - - - 85
Lord John snubbed - - - - 87
Master and Pupil - - - - - 89
Brunette or Blonde ? - - - - 91
Music hath Charms - - - - 93
A new Prince Charming - - - - 95
A living 'Loreley' - - - - 97
The Artist and the Earl's Brother - - - 99

CHAPTER VII.

The Rivals.

The Game of Dissimulation - - - 103
A noble Go-between - - - - 105
Vulgar City Wives - - - - 107
Mrs. Argoll prescribes - - - 109
Artist and Art-Critic - - - - 111
How to see the Devil dance - - - 113
An unfeeling Brother - - - - 115
Lord John and Miss Tacon - - - 117
Miss Tacon's Delight - - - - 119
Lord John devises a Plot - - - - 121
A Home on the Ocean Wave - - - 123

CHAPTER VIII.

The Duke of Fontainebleau.

Sir George Durham and Mr. Argoll - - 127
A Writer of Note - - - - - 129
A practical Philanthropist - - - - 131
A shy Novelist and Journalist - - - 133

PAGE
A Sicilian Landowner - - - - 135
Count as well as Capitalist - - - 137
Caste and Common-sense - - - - 141
Mrs. Byker and her Boy - - - - 143
Mr. Byker's Disappointment - - - 145
Paragraph in *Financial Star* - - - 147

CHAPTER IX.

Miss Solar's First Offer.

Young City Snobs - - - - - 149
Lord John in Love - - - - 151
'The Great Transporter' - - - - 153
The Earl of Armadale - - - - 155
Letter to Aunt Irma - - - - 157
Going to the Drawing-room - - - 159
'What a Day this has been' - - - 161
A Director in Difficulties - - - - 163
Interview with Mr. Argoll - - - - 165
A painful Prospect - - - - 167
A dull Dinner-party - - - - 169
Her favourite Seat - - - - 171
'Are you proposing to me?' - - 173
A Suitor rejected - - - - 175
Berta and Ella - - - - - 177
Miss Tacon's Delight - - - - 179
Miss Solar tells her Story - - - 188

CHAPTER X.

The Artist's Dilemma.

Falling in Love - - - - - 183
'London in a Fog' - - - - 185
An impatient Pupil - - - - 187
Traitors to Art - - - - - 189
Heine's Vengeance - - - - 191
A momentous Resolve - - - - 193

PAGE
A happy Thought - - - - 195
'Can I be in Love?' - - - - 197
Johnnie's Mistake - - - - 199
A Quixotic Artist - - - - 201
'I was thinking aloud' - - - - 203
A Proposal - - - - 205
'If you wish it, Berta, I will' - - - 207

CHAPTER XI.

The Argolls in Conclave.

'I never lend Money' - - - - 211
Art in the City - - - - 213
An impending Squall - - - - 215
An unexpected Request - - - - 217
'Can you keep a Wife?' - - - - 219
Mr. Argoll on Artists - - - - 221
'There can be no Mistake' - - - 223
Commoners *v.* Noblemen - - - - 225
A Millionaire as a Martyr - - - - 227
'Artists are all Humbugs' - - - 229
An ill-matched Couple - - - - 231
An exacting Wife - - - - - 233
'You are the kindest of Men' - - - 235

CHAPTER XII.

A Director at Bay.

'The Flying-Fish Torpedo' - - - 237
A Torpedo in a Tub - - - - 239
Floating a Company - - - - 241
Hiram B. Ogden's Tactics - - - - 243
'It is all right, my Lord' - - - - 245
Rival Torpedoes - - - - - 247
A dreaded Meeting - - - - 249
Mr. Jones's Friends - - - - 251
Pecksniffian Journalists - - - - 253
Messrs. Buster and Buster - - - - 255

CHAPTER XIII.

Two Lovelorn Maidens.

	PAGE
Arrangements for a Meeting - - -	259
Studying the Old Masters - - - -	261
'Very humble Persons' - - - -	263
'I am so wretched' - - - -	265
'Not a commonplace Man - - -	267
A Visit to Frankfort - - - -	269
Mrs. Argoll's best Trait - - -	271
Berta badly used - - - - -	273
Mr. Argoll stiff in Opinion - - -	275
'My Mind is made up' - - - -	277
Miss Solar hears sad News - - -	279

CHAPTER XIV.

The Patagonian Syndicate.

The Republic of Patagonia - - -	281
An Offer to Lord John - - - -	283
A Scottish Sanctuary - - - -	285
Lord John heads an Expedition - - -	287
The Rivals reconciled - - - -	289
Travellers' Tales - - - - -	291
Señor Baracallos's Bargain - - -	293
Mr. Henry Argoll's Letter - - - -	295
A bitter Drop in the Cup - - - -	297
Ella's Opinion of Lord John - - -	299
Aunt and Niece meet again - - -	301
Aunt Irma and Artists - - - -	303
Mr. Byker's Request - - - -	305
A gigantic Medicine-chest - - - -	307

A MODERN BRIGAND.

CHAPTER I.

IN ATHELSTANE HOUSE.

'An honest man's the noblest work of God.'—POPE.

'The dark old place will be gilt by the touch of a millionaire.'—TENNYSON.

AT eleven o'clock, on a fine May morning, Mr. Joseph Moses Argoll was seated before his writing-table in Athelstane House. The room which he occupied was very dingy and dismal: the new-comer entered it with a shudder, and left it with a feeling of relief. On the warmest day in summer it was as cold as a charitable institution: on the

brightest day in the year it was as gloomy as the passages in the Royal Courts of Justice.

The building, of which this room was a sample and formed a small part, was one of the oldest and grimiest in the City of London. It had been built to serve as a royal palace. Merchant princes had lived happily there, and in greater state than the monarch who first inhabited it. Amongst the many persons who had grown mouldy and rich in Athelstane House, none had been more astute than Mr. Argoll in pursuing the object of many a City man's ambition. He was a living monument of industry and thrift, of sharp practice and good fortune.

Though very rich in the estimation of his fellows, Mr. Argoll accounted himself comparatively poor. He was still unrelaxing in the efforts which he had put forth during a quarter of a century to obtain a sum sufficient for his requirements. Since boyhood his consuming desire had been to amass an immense fortune. His desires had widened with his years. When twenty, he made up his mind to be satisfied with fifty thousand

pounds ; but no sooner was he the possessor of that amount than he became a victim to the fear of ending his days as a pauper in the workhouse. He toiled on as if he were working for a livelihood. At thirty, he had accumulated a quarter of a million ; but he did not feel much happier or any more contented; that sum had been doubled by the time he was forty, and then he determined to rest perfectly satisfied upon increasing his fortune to a million. On this May morning he was in his forty-sixth year, and within measurable distance of the goal of his hopes.

To be a millionaire in the English sense of the term implies the possession of a larger amount than would be at the disposal of a French, an Italian, a German, an Austrian, or an American millionaire. When a Frenchman acquires a million francs, or an Italian a million lire, he is but the possessor of forty thousand pounds sterling. When a German acquires a million marks, he is but the possessor of fifty thousand pounds. When an Austrian acquires a million florins, he is but the possessor of about one hundred

thousand pounds, and when an American acquires a million dollars, he is but the possessor of two hundred thousand pounds sterling. Thus an English millionaire is infinitely the greatest man, if greatness can be represented or measured by money.

Seldom had Mr. Argoll been more anxious and restless than he was on this May morning. He opened his letters with an impatience and he glanced over them with a haste which was most unusual; in general he was methodical and collected under all provocations or annoyances. An excuse and explanation might be found in the facts that he had slept little all night, and that his nerves were unstrung. In the course of a long and exhausting business career, he had often experienced greater cause for uneasiness than at present; but never before were his feelings in such a state of tension. The last few seconds in a race are the most exciting.

The realization of Mr. Argoll's hopes was now staked upon a venture of which he longed to learn the result. He did not run an un-

usual risk. Indeed, Mr. Argoll had seldom cause to dread losing money. He often complained of losses, yet he could bear them with equanimity. Whenever he failed to make the profit upon which he counted, he complained of having lost so much, and he bemoaned these misfortunes so bitterly, that his friends sometimes spoke about subscribing a small sum to save him from having to sweep a crossing, an occupation to which he said he would resort before entering the workhouse.

Those persons who were not in the secret used to wonder how Mr. Argoll could lose such enormons sums without appearing to be any the poorer. They would not have been either surprised or puzzled if they had known how closely his case resembled that of 'a great brewer,' of whom Mr. W. S. Lindsay tells the following story in his *History of Merchant Shipping:* 'When I was a member of the House of Commons, there was a great brewer, a most excellent man, who sat close to me on the cross benches, who frequently complained of the heavy "losses" he sustained in his trade.

I was under the impression that the brewing trade was a very lucrative one, especially to persons like himself, who conducted it on a gigantic scale, and I was puzzled to understand how, in the face of such "losses," he could continue adding *vat* to *vat*, and rearing fresh mountains of beer-barrels every year in his brewery yard. Turning one night to a mutual friend who knew him more intimately than I did, I asked, in the simplicity of my heart, if it *really* was the case that the great establishment of which our friend was the senior was a losing concern. "It is so," he answered, "according to our friend's way of calculating; for every pound less than seventy-five thousand per annum, which is estimated as his share of the nett profits, is booked as *loss*."'

At present Mr. Argoll was the prime mover in a scheme by which, if a success, he would add at least one hundred thousand pounds to his fortune. When that happened he would be a millionaire. He expected this May morning, on reaching his office, to find a letter or telegram announcing that

the arrangements for floating *The Riviera Sanitation Company* were completed. As neither had arrived, he feared lest the company would not be constituted, and lest his prospective gain would have to be classed amongst his bitter disappointments and crushing losses.

The firm of Messrs. Argoll and Solar, of which Mr. Argoll was the surviving partner and sole representative, was not an old one. Its business, according to the 'London Directory,' was that of merchants ; but, unless a trader upon human credulity be a merchant, the term is lacking in accuracy and precision. A gentleman at large, who makes an income without possessing any capital or belonging to a recognised trade or profession, is said to live by his wits. A man who possesses a small capital, and makes a large income by employing it in some mysterious way, is commonly reported to be 'something in the City.' When he is asked to give an explanation of the 'something,' he will probably avow that he is 'a financial agent.'

It was as financial agents that Messrs. Argoll and Solar had established for themselves a position in the City which, though far lower than that of such merchants and magnates as the Rothschilds and the Barings, was higher and slightly more enviable and honourable than that of the multitude of the financial agents who are on a par with money-lenders and betting-men, who make no parade of honesty, and who, if they succeed in duping their fellows, boast of their cleverness and glory in their triumph.

Mr. Argoll was a very dull companion, and a highly moral man in his own opinion ; he denounced with extreme gusto and unction whatever savoured of knavery. He would give rogues a short shrift and a severe punishment. Being ready to state and defend his opinions, he had no hesitation in expressing his regret that the pillory was abolished ; he would have contributed a small sum and much talk to ensure its re-establishment. It was a great treat to listen to the beautiful phrases which fell from his lips at a dinner-table ; he inspired all the

hearers who were ignorant of his doings with entire confidence in his principle and admiration for his sentiments. Joseph Surface never stigmatized vice in more glowing and pointed sentences than he. Neither was Joseph Surface, before being exposed and discredited, a more plausible and effective moralist than Mr. Argoll.

Mr. Argoll entirely agreed with the American sage who, after announcing that honesty was emphatically the best policy, added, 'especially when you are in a hole.' He had never countenanced or connived at an improper act which yielded him no profit. When his bosom friends and accomplices hinted that some episodes in his career were at variance with the maxims upon which he expected others to act, he simply replied, 'I was very poor then.' He thought that, though not so rich as he desired to be, he was now rich enough to be permitted to be inconsistent without reproach. Indeed, the richer he grew, the more illogical, stern, and unbending became his morality.

He was admired by some persons and envied by many in the City. He was not beloved. Never had he shown pity to a fellow-creature in distress, and when asked to help anyone out of a difficulty with anything more substantial than good advice, his uniform reply was that he had his own business to look after, and had no time to attend to that of other people. He never parted with money out of pure charity, yet, when the names of the leading bankers and merchants figured on a subscription list which was advertised in the newspapers, the firm of Argoll and Solar was always seen there. This was a form of advertisement which he would have deemed it folly to neglect. On the whole, then, Mr. Argoll was a consistent and conscientious professor of the Gospel of Mammon, which, as interpreted by Mr. Ruskin, is to this effect: 'Blessed are the merciless, for they shall obtain money.'

Much of the wealth laboriously amassed by Mr. Argoll had been obtained through judicious spoiling of the Turks and the Egyptians. He was active and foremost in

inducing the public to lend money to Egypt and Turkey at rates which were ruinous to the borrowers. As an intermediary, he made money both out of the borrower and the lender.

It is unnecessary at present to set forth in detail the various methods whereby Mr. Argoll accumulated money at other people's expense. They betokened the hardness of his heart and his head. He had earned for himself a conspicuous place amongst the unscrupulous millionaires of the world. He enjoyed the supreme satisfaction of a quiet conscience. He had uniformly done to others what he took very good care that others should never do to him. If some of his transactions had been exposed, he would have been shocked; but a financial agent who is found out must be a novice at the game. His business is to make money with the certainty of the gamester who plays with loaded dice.

As even the foremost men in the City have their detractors, so Mr. Argoll did not escape accusations of unfair play. When he became

very rich, he could treat them with indifference and contempt. A discerning public pardons anything to a wealthy man, provided he refrains from openly breaking the letter of the law.

It would be wrong, perhaps, to suggest or conclude that Mr. Argoll and his associates are open to censure. As financial agents they act after their kind. Some persons, not wholly lacking in penetration, have found in a few sentences spoken in the House of Commons by Sir Philip Francis, confirmation of their foregone conclusion that he was the author of the letters bearing the signature of Junius. Francis then said, 'There is no such thing in existence as a moral or immoral nation. The national mind is formed by circumstances external to it, not upon the internal principles.' This is equivalent to the view taken and promulgated by great writers and philosophers, such as M. Taine and Mr. Herbert Spencer, to the effect that all men are moulded by their surroundings and are the creatures of circumstances, and that they are influenced

in their character and actions by causes beyond their control. Hence it may be urged that a financier such as Mr. Argoll is the product of a certain condition of City life, and that, if he had been a conventionally good man, he would never have become a rich one.

A slight knock at the door was heard by him before it opened, and his chief clerk, Mr. Thomas Byker, entered the room. Mr. Byker knocked as a matter of form ; he held too confidential a position to stand upon ceremony. Suddenly raising his head from the paper upon which he had jotted down many figures as an aid in counting up his money, Mr. Argoll said :

'Well, Byker, has the telegram come at last ?'

'Yes, sir ; the syndicate is formed, all the money is subscribed, and our terms are agreed to.'

'What, the highest figures ?'

'Yes ; and the shares of *The Riviera Sanitation Company* are already at a large premium. I have sold all ours.'

'The deuce you have! Why, that means an extra profit!'

'Yes, sir; we shall make quite twenty thousand in excess of what we calculated.'

Mr. Byker handed the telegram to Mr. Argoll, and left the room. After glancing at it, he made another entry on the slip of paper before him, did a sum in simple addition; then he laid down his pen, rubbed his hands, chuckled to himself, and said aloud, 'Now I've got over a million, and I shall begin and enjoy life.'

CHAPTER II.

FAMILY FABLES AND FACTS.

'Howe'er it be, it seems to me
'Tis only noble to be good.'

TENNYSON.

'Parents first season us, then schoolmasters
Deliver us to laws.'

GEORGE HERBERT.

MR. ARGOLL was proud of his ancestors, and he detested his Christian names. His invariable signature was 'J. M. Argoll,' excepting when reluctantly compelled to write Joseph Moses in some legal document, and he never forgave any correspondent who wrote his names in full on an envelope. One of his inexplicable and unredressed grievances was

that, whilst he might change his surname as often as he pleased, he could not vary or get rid of the names given him at his baptism. He was a member of the Church of England, and as good and devout a Christian as most of his friends; but he always lived in terror of being taken for one of God's chosen people, whose only sacred book is the Old Testament.

A story which Mr. Argoll never wearied of telling, was to the effect that his family was ancient and honourable and of purely Huguenot origin, and that his ancestors were nobles of an exceptionally antique kind. Whether his father or grandfather was the first to drop the title of Baron had not been determined; but it seemed, according to him, that, if the title to which one or the other had a claim were once relinquished, it could not be resumed. His family's birth-place was said to be a small village on the frontier between Switzerland and Italy, in which every male, born there many centuries ago, had a right to the title of Baron. The story is so far true that a village does

preserve such a tradition. Even if the story had been a pure fiction it served its purpose. Mr. Argoll had repeated it so often that he believed it to be a fact, and it is not more fantastic than the traditions upon which many family pedigrees are based. His carefully dressed Majesty, King George IV., died under the belief that he had led a charge of the Guards at Waterloo. He was not there ; but, having begun by fancying one day after dinner that he had taken part in the fight, he ended by believing the fable, which originally issued from a punch-bowl.

What is beyond dispute is that Mr. Argoll's father left Bremen at an early age, and obtained a situation in a Manchester warehouse ; that he became a partner in process of time ; that he married a Lancashire girl who had neither fortune nor pedigree, who made him an excellent wife, and bore him two sons, the elder being christened Joseph Moses, and the younger Henry Jacob. There was a difference of two years in the ages of the boys. When the firstborn was ten years old their father died, leaving

a moderate fortune. The total income from the amount which he left behind him was about a thousand a year, of which the sum of three hundred was payable to the boys' mother during her lifetime. She died two years after the younger came of age, so that, when Mr. Argoll was twenty-five, he entered into possession of a capital sum of fifteen thousand pounds, his younger brother's portion being ten thousand.

Mr. Argoll had resolved to spare no money in giving his boys a good education. He contemplated sending them first to one of the public schools, and afterwards to one of the universities. Till his death they had been taught at home. Their mother hesitated to send them to Rugby or Harrow, Winchester or Eton. She had read 'Tom Brown's School Days,' and she dreaded the ordeal of a public school for her children. The circular of a school for boys not far from Manchester fell into her hands by accident, and she was so much impressed with the plausible statements in it, that she determined to entrust her boys to the care

of its head-master. The school was styled Lancashire College; the head-master was the Reverend Charles Sabden. He professed in this circular to give his pupils all the advantages of a public-school education without any of its drawbacks; to treat them as they would be treated at home; to govern them by moral suasion, and never to flog them without their consent; to ground them in the classics and instruct them in modern languages; to instil sound principles into their minds, and to keep them in sound health by permitting them to play as much and as often as was good for them. After perusing this document Mrs. Argoll pronounced Lancashire College a school after her own heart. Though the head-master kept his word to the letter, yet there was as much flogging at Lancashire College as at the school where the Reverend Mr. Slatter made Charles Reade's life a burden to him and his brother. No boy at Lancashire College was flogged more frequently or severely than Joseph Moses Argoll.

His schoolfellows soon learned that his

Christian names were obnoxious to him, and they gave him as much annoyance as they could by dubbing him 'Old Mo;' his brother was commonly known as 'Young Jacob.' The two brothers were cast in such different moulds that they seemed to belong to different families. The elder was of a calculating and saturnine nature; he was slow to learn, but able to retain whatever he had mastered; he was indifferent to play, without being a lover of books. His inextinguishable longing was to possess money, his one aim in life being to get as much and spend as little of it as he possibly could. A boy's weaknesses were as fully developed in him as in any of his comrades; none of them liked sweets of all kinds better than he, but, unlike them, he would not waste his pocket-money upon sweets. It used to be a common joke amongst the boys to hold out a jam-tart and say, 'Old Mo, wouldn't you like a bite?' and sometimes he was allowed to take one, and then he secured a piece which was as large as his mouth would hold, the result being to tantalize and render him eager for

more. However, he exercised rigid self-denial when he had to pay for the gratification of his appetites, and he had the serene satisfaction of always having money in his pocket when all the other boys were penniless.

'Old Mo' early developed both predatory and acqusitive instincts. Though he would not spend his pocket-money on things which he could do without, he had no hesitation in lending it for what Old Trapbois, in 'The Fortunes of Nigel,' called 'a consideration.' He was willing to let an impecunious boy have two shillings, on condition of receiving back two shillings and sixpence whenever he was in funds, and though these terms are as exorbitant as those of older money-lenders, yet his fellow-schoolboys did not think them excessive and unfair. What filled his pocket the most rapidly was being flogged.

The Reverend Charles Sabden's theory of governing by 'moral suasion' involved much corporal punishment in practice. Any failure in saying lessons, or any breach of a minute code of rules, entailed punishment in the form

of writing out so many lines of prose or verse, and being excluded from the playground for a given time. Those who preferred to compound with a flogging had the option of doing so, and the boys were the more disposed to exercise their option in favour of flogging, because every page which they wrote by way of punishment was forwarded at the end of each month to their parents.

Saturday was the day appointed for punishing those who had elected to be flogged. A list was kept of the culprits, and they were represented on it by a number. Now, though 'Old Mo' was the best-behaved boy in the school, and one who never failed to repeat his lessons correctly, he was flogged every Saturday. This arose from his readiness to take the place of any other culprit for the sum of five shillings. He began by asking half-a-crown, but finding his services in constant request, he raised his price, and nothing but the hopelessness of getting a still higher one hindered him from demanding more. The servant, who bore the name of Joe Bagster,

to whom the task of flogging was delegated—in order, perhaps, that the head-master might say that he never flogged a boy in any circumstances—knew nothing about the demerits of those who passed under his hands ; but finding that 'Old Mo' regularly presented himself for a flogging, he inferred that he must be a very wicked boy, and wielded the birch with the greater vigour on his person. On Sunday, 'Old Mo' found it difficult to walk to church, and very painful to sit through the service. Thus he learned by agonizing experience that money-getting is sometimes a trial to the flesh.

'Young Jacob' was one of his brother's best customers. He was the most popular boy, and the greatest dunce in the school. No one was so expert at games, and so persistent in breaking rules as he. Caring nothing for money, he was always ready to pay any price for a passing pleasure. He was generous even to his brother, and when he saw him look wistfully at a tart or a piece of cake which he had bought with some of the money borrowed from him, he

would readily share it, saying, 'Never mind the expense, Joe; eat the whole of it if you like: it's the only repayment you are likely to get from me.'

If success in life were proportioned to popularity at school, then 'Young Jacob' ought to have carried everything before him; as it was, however, he seemed destined to be numbered amongst the world's failures. One liking was predominant and one faculty fairly developed in him: he had a taste for art, and he was skilful with his pencil to a degree which made his companions envy him, and his masters prophesy that he would have a bad ending. He could represent a cow with a few strokes of a pencil, which no one would mistake, as often happens when precocious youths begin to draw, for a horse or a donkey; and he made sketches of his masters and school-fellows, which, if not exact likenesses, might pass for clever caricatures. He was as ambitious of fame as his brother was of wealth.

The brothers left school possessed of a little more knowledge than when they en-

tered it ; but they were not embarrassed or overweighted with book-learning. Their mother was puzzled how to dispose of them. In her loving and uncritical eyes, they seemed to be geniuses of the first water. When her younger and favourite son told her that he wished to become an artist, she suggested that he should be apprenticed to a photographer ; and she said this in the belief that, as the producer of hideous photographs, he might speedily be in a position to earn an addition to his income. He rejected the proposition with a mixture of disgust and scorn, being too precocious an artist to look upon an ordinary photograph with patience. His wish was to become a student at the Royal Academy, and perhaps to proceed to Paris later, and continue his artistic education there. Being assured of an income sufficient for his wants, he easily got his own way.

The elder brother was anxious to go into business, and, above all, to become a partner in a firm which made money quickly. An old friend of his mother's, having casually

learned what were the longings of her elder boy, was able to find him the opportunity which the boy desired. He knew that a firm of Turkey merchants named Godfrey and Turner wished some one to join their firm with a little capital. The senior partner had died, and his money was withdrawn from the business ; the surviving one was getting too old to do all the work. It was agreed, after a little negotiation, that Joseph Moses should enter Messrs. Godfrey and Turner's office, and learn his duties, on the understanding that, on his coming of age, his capital should be invested in the business, and that he should then enter the firm as junior partner. Athelstane House was the place where Messrs. Godfrey and Turner had for many years carried on a safe and lucrative business as Turkey merchants.

The same year that Joseph Moses Argoll came of age, Mr. Turner died, and the business was wound up. Mr. Argoll, as he may henceforth be called, then arranged to take over the lease of Athelstane House, and to engage in business on his own account. He

was joined by a young German from Frankfort, of Spanish extraction, whose name was Gustav Solar, who had a few hundred pounds of his own, and who was a clerk in the house without salary. They both agreed that, whilst calling themselves merchants, they should confine their whole attention to financing. Before the firm of Godfrey and Turner ceased to exist, many offers were made by their correspondents at Constantinople to unite in lending money to the Turkish Government, which had just begun to civilize and ruin Turkey by raising large loans abroad. Mr. Turner did not understand or care for this sort of business. Both Mr. Argoll and Gustav Solar saw their way to profit by it. They were merchants of the modern school, being wholly devoid of prejudices, and being intent upon making money at any cost, and in any way which was not against the law. Imbued with this spirit, they founded the notable and substantial firm of Argoll and Solar.

Despite the divergence between them in many respects, the two partners worked

well together. Of the two, Mr. Solar was the bolder speculator. He was fraught with the courage which commands success. Mr. Argoll, on the other hand, was given to hesitate on an emergency, and to doubt the propriety of venturing much in the hope of gaining more. In City circles he inspired greater confidence than his dashing partner, though the pluck of the other was unreservedly acknowledged and praised.

After they had been several years in business, and each had drawn large sums out of it, Mr. Solar speculated even more daringly on his own account. He was quick in discerning the financial signs of the times. At a period when new companies were springing up and decaying like mushrooms, and the general public went temporarily mad, Mr. Solar kept a cool head and a clear judgment, foreseeing the day when a general crash would occur. On the terrible 'Black Friday,' being the 11th of May, 1866, when shares and stocks fell to the lowest point known for many years, when banks suspended payment, and when the

shock to credit was so great that, for an hour or two, even Consols were unsalable, Mr. Solar made financial hay. Believing that nearly all shares would fall, he had acted accordingly ; when they touched their lowest point, he bought them largely. By selling them when they were unduly inflated, and buying when they were unduly depressed, he cleared large sums of money.

How much Mr. Solar made was never exactly known. It was believed, however, that he had not more than five thousand pounds when he began to operate on a large scale, and that when he reckoned up his gains, at the close of the season of panic, he was the possessor of two hundred thousand. He soon took rank as a great capitalist. When it was bruited about that a partner in the firm of Argoll and Solar had made much money at a time when other men and other firms had been on the verge of bankruptcy, the firm rose in the estimation of the City public, its credit increasing and its success being assured.

CHAPTER III.

THE PARTNERS MARRY.

'Of all actions of a man's life, his marriage does least concern other people, yet of all actions of our life 'tis most meddled with by other people.'—SELDEN.

SHORTLY after becoming the head of the firm of Argoll and Solar, Mr. Argoll took to himself a wife. He was too practical to marry for love alone. His affections were intimately associated with his pocket. Miss Jane Smith, who became his wife, had no other attraction than her great expectations. She was the only daughter of his father's oldest friend in Manchester, who was understood to be very rich, and she was expected to inherit a large fortune. As her father had

the reputation of being an upright as well as a very shrewd man of business, he was highly respected for his probity and his wealth.

Miss Smith had the misfortune of being a 'spoilt child.' This was not her fault, any more than the further misfortune of a plain face. Her figure was as ungraceful as her features. She was very short and stout, and her one redeeming quality was her placid temper. Geniality of disposition will not compensate for bad looks or bad manners, but it befits and improves a woman as much as the softest voice. Miss Smith admired Mr. Argoll chiefly because he had curly hair—her other suitors had the unpardonable defect in her eyes of having lank locks—and she felt enchanted when asked to become his wife. Her father was pleased that his only daughter should marry the son of his best friend. The match was styled a love one. This was true in a sense; inasmuch as Mr. Argoll loved Miss Smith's fortune, and she loved him.

Mr. Smith died suddenly a month after

the marriage. It was found that speculations on the Stock Exchange had absorbed large sums, that his affairs were in confusion, and that, whilst his creditors might receive a small dividend, nothing would be left for his daughter. Thus Mr. Argoll became the husband of a very homely wife, who did not bring him the fortune upon which he had counted. He regarded his marriage as partly a great blunder and partly a very bad debt.

Mr. Solar married about the same time as his partner. He found a wife in Frankfort, his native city. Though as fond of money as Mr. Argoll, he had more sentiment in his composition, and his greatest delight, upon entering into possession of a fair income, was to marry the girl to whom he had plighted his troth in the earlier days when he was young and very poor. There was nothing remarkable about his bride, Berta Wagner; she was not rich, or highly educated, nor could she lay any claim to beauty. Still, as the marriage was one of pure affection, and as each was perfectly satisfied with the other, there

was no desire on either side to notice or dwell upon shortcomings. Their wedded life was over-clouded once only, but the first dark cloud heralded its close ; before a year had passed away, Mr. Solar was a widower and the father of an infant daughter. It is possible that, if his wife had been spared to him longer, he might have devoted himself less exclusively to the task of money-grubbing. As it was, he gave himself up heart and soul to acquire wealth, and, as has already been intimated, his success was both rapid and extraordinary.

Those who make haste to grow rich generally go down to their graves prematurely. The miser who adds coin to coin may live miserably, begrudging himself almost the necessaries of life ; but he often lives long. The speculator who strives to make a fortune through operations in the money-market, puts a great strain upon his constitution. From day to day he is a constant prey to anxiety. A sudden and unexpected change may derange his plans, and he may see the fortune which he had

won with the labour of years melt away in an hour. Even the most fortunate speculators have a battle for life ; they may keep their money and lose their health.

Mr. Solar was born with a frame which, in ordinary circumstances, would have lasted for many years ; but even his system broke down before he was forty, when an incurable internal malady cut short his life. Had he survived a few years longer his wealth might have been counted by millions. As it was, he had accumulated half a million sterling in addition to the sum invested in his business. The whole of this sum passed at his death to his daughter, Berta, who was then in her eighteenth year.

When Mr. Solar felt that his days were numbered, he made a will to the effect that all his property was to be held on trust for his daughter, and that his personal estate was to be realized and invested in Consols, with the exception of the part remaining in the firm of Argoll and Solar, which he ordered to continue there at interest till such time as the surviving

partner desired its withdrawal. He appointed Mr. Argoll his sole executor and trustee, and requested him to act as guardian of his daughter till her twenty-fifth year, when she was to receive the whole income from the trust fund, her trustee being empowered to exercise his absolute discretion till then as to how much she was to spend. It was also provided that, in the event of her marrying without her trustee's consent before she was twenty-five, one half of the entire estate was to be divided amongst certain specified charities. Should Mr. Argoll decline to act as trustee, or in the event of his death, then his daughter was to be made a ward in Chancery. Mr. Argoll did not decline to act; on the contrary, he was ready to carry out the wishes of his deceased partner. He took Berta Solar to his own house and treated her as a daughter.

Unhappily for Mrs. Argoll, she was childless. She had obtained a grudging permission from her husband to give a home to an orphan niece named Ella Tacon, and

this girl had gradually come to be regarded as an adopted daughter. Mr. Argoll did not lavish any affection upon his wife ; but he grew fond of her niece, whose presence in the house became indispensable to both, yet he never intimated that he would provide for Ella. On the contrary, he uniformly spoke about the necessity of marrying her to some one who might be able to support her. The truth is that Mr. Argoll dreaded lest anyone should profit by his labours by inheriting his wealth. If he could but take his money away, death would have had no sting for him.

Though as attentive to business as his partner and as eager to acquire money, Mr. Argoll had suffered less in health. This is the more surprising, as for twenty-five years he had never taken a longer holiday than from Saturday night to Monday morning, when he went to Brighton, Hastings, or some other place within easy reach of London. He had made a vow, on beginning business on his own account, that he would never absent himself on a working

day from Athelstane House till he felt that he had made enough money to justify him in so doing. On a Bank Holiday, or any other day when business was suspended in the City, he had no option but to stay away, and then he grumbled at his enforced leisure. He detested waste in any form.

Mr. Argoll had a good constitution, without being as strong physically as Mr. Solar. He had always been careful about his health. Even as a boy he objected to getting his feet wet, and when jeered at as a milksop he was careful not to take offence. As a man, he thought nearly as much about his health as about making money. His partner's death gave him a fright, from which he never wholly recovered. Till then he used to vaunt the excellence of the climate in the City, and he seemed to believe that spending many hours there daily conduced to longevity. But when Mr. Solar suddenly broke down, he grew nervous about himself. From that hour he lived in a continual terror of dying. As his wealth increased, his dread of leaving the world became intensified.

One day, after taking a hurried luncheon at the Gresham Club, he went to the drawing-room to improve the few minutes he could spare by rapidly absorbing the pregnant pages of *The Statist*. By mistake, he took up *The Lancet*, a journal which he had never had in his hands before, and out of curiosity he turned over its pages. He was so struck with the title of a short paper that he read it through, the subject being 'The Diseases of City Men.' Whilst reading it, he found many symptoms described which he had experienced in his own person, and he learned with a shudder that the results in the cases of persons who were affected in the manner set forth might prove very serious.

When he went home in the evening he told his wife that he was far from well. She was most sympathetic, and wished him to take one of her favourite pills; indeed nothing gave her greater pleasure than to act as a sick-nurse, and whenever her husband was ailing in the slightest degree, she showed herself a painstaking and devoted wife.

Mrs. Argoll preserved an abiding faith in her power to heal all rational maladies ; the others she left to the regular practitioner. She had never been seriously ill, and she had an unbounded belief in the efficacy of the simple remedies which were administered to her in childhood for slight ailments. The robust in health are the most addicted to doctoring others. They never wholly understand why anyone should be unwell, and they are disposed to consider it sheer obstinacy or bad taste ; for, when another complains of being out of sorts, they are convinced that if he or she will only take something he or she will soon be all right again. What the something may be matters little, the chief thing being to take it at once and often, and to trust to Nature or Providence for a speedy cure.

Mrs. Argoll's pet remedies were few and simple. She affirmed that they never failed to do good if used in time. They were three in number, a pill, a liniment, and a drink—the pill being that which is known as compound rhubarb ; the liniment being

opodeldoc ; the drink being oatmeal gruel with a little port wine added to it. Mr. Argoll had often taken his wife's pills; when he had an external pain he submitted to have the part rubbed with opodeldoc, and when he had a cold in the head he complacently drank a large quantity of gruel.

Now, however, though he never had consulted a doctor in his life before, he felt that the time had come for doing so. Accordingly, he called the following day upon Sir William Hatford, described his symptoms, was carefully examined, was told that he was not really ill, but that he would do well to take the medicine for which a prescription was given him. He did as the great physician ordered, and he felt better at once.

Unfortunately for his peace of mind, he became a constant reader of *The Lancet*, and he was continually fancying himself affected with some horrible ailment. Instead of going to the doctor, and taking his advice, he began to drug himself. There was scarcely a quack medicine which he had not swallowed. He

was gradually rendering himself an invalid by trying to get rid of an imaginary illness. The only remedy which he had not tried was that which he most needed—change of air and scene. Having become a millionaire, he now felt that he might take a holiday and regain his health, which had really become impaired by not taking sufficient exercise and by taking quack medicines.

Before leaving Athelstane House on the day that he heard the good news mentioned in the first chapter, Mr. Argoll announced to Mr. Byker his intention of arranging about going away for several weeks. No secret which Mr. Byker had ever been told by his master surprised him so much as this piece of information. He doubted, indeed, whether the last piece of good fortune had not turned Mr. Argoll's brain.

Perhaps, as Mr. Argoll's visits to Athelstane House may not be so regular for a time as they had been during a quarter of a century, this may be a fitting opportunity for giving a few particulars about it. Not having the fear of Mr. Freeman before my

eyes, I have written the name as it appears in the 'London Directory,' and not 'Æthelstan,' as the historian of the 'Norman Conquest' would have done. It is an old building in which our ancestors felt quite comfortable and at home; but in which there are defects without number judging from the modern point of view. The rooms are low in the ceiling; the windows are small; the staircases are narrow and dark. None of the rooms are well furnished even for a City office; but the least luxurious is that which is occupied by Mr. Argoll. In the others there are strips of carpet on the floor; in this one the boards are bare. In the others there are several chairs in a complete state of preservation, Mr. Byker having a comfortable one in his; in this one all the chairs are dilapidated and rickety, with the exception of that used by Mr. Argoll. Persons visiting him on business are struck with the barren simplicity which prevails, and they are not always unfavourably impressed with the spectacle. When a financial agent is surrounded with luxury, those who

deal with him think that they have paid for it.

Whether it be affectation or a bad habit, it is common enough for the chiefs of finance to have their City offices very plainly furnished ; the minor men go to the other extreme. Great monarchs and generals are noted for dispensing with comforts which other persons appear to consider necessaries of life. Their bedrooms are as bare as those of a barrack ; their iron beds are no better than those of paupers in a work-house. The visitors to their palaces or mansions are impressed with the contrast between the grandeur of the sitting-rooms and the simplicity of those in which the monarchs and generals pass their nights, and these notable personages owe something of their popularity to sleeping upon narrow and hard beds. If they do this from choice, they deserve neither pity nor praise ; if they do it out of ostentation, they deserve to be ridiculed. Whatever may be true of other financial men of note, there was no fixed design in Mr. Argoll's spending his days in

an office which had a squalid look. He simply grudged the expense of buying new furniture. If anyone had laid down a carpet and given him a set of cosy chairs, he would not have objected. There is a good deal of meanness in the man who becomes a millionaire.

Mr. Argoll's clerks did not approve of their master's niggardliness, and many were their requests for new furniture; but so long as a chair held together, or a table would stand upright, Mr. Argoll pronounced it serviceable, and he was always ready to point to his own room as still less comfortable than those in which his clerks were badly accommodated. The clerks were able to boast that Athelstane House was superior to any City office in one particular. It had enjoyed the reputation during three centuries of being haunted. The Psychical Society had investigated the phenomenon and pronounced that there might be something in it, but this conclusion did not elucidate the mystery. No one had ever seen the ghost, but many persons had

heard noises which they confidently attributed to it. Strangers who were taken to see the sights of the City had Athelstane House pointed out to them as being haunted. This interested and impressed them far more than the tradition, which was assumed to be an historical fact, that it had been the residence of the first Protestant Lord Mayor of London.

CHAPTER IV.

THE YOUNGER BROTHER.

'But who can paint
Like Nature? Can imagination boast
Amidst its gay creation hues like hers?'
THOMSON.

THOUGH Mr. Argoll was only forty-six when he had attained the object of his ambition, he seemed many years older. He was short and rather stout; he had an old look and an old-fashioned manner. When a boy, his hair was abundant, nut-brown and curly; there were few curls on his head now, and the sparse hairs were white. Men who give their nights to vice, and those who spend their days in speculation, become

prematurely old. A bald head, in these days of progress, has ceased to be a mark of advanced years and large experience ; it generally denotes a life wasted or exhausted before the time. A man of thirty may resemble Nestor in face and figure, but there is no other resemblance. Mr. Argoll's face was clean-shaven ; if it had been covered with gray hair it would have looked older still. Worth makes the man. The hair-dresser corrects and improves upon Nature.

Mr. Argoll's brother, Henry Jacob, though but two years his junior, seemed a young man by comparison. He, too, had nut-brown hair, which had remained unchanged in colour and undiminished in quantity. It adorned his face as well as his head, and despite irregular and rather common features, he might pass without too strict scrutiny as a handsome man. He was nearly six feet in height ; he was finely proportioned ; on foot and on horseback he appeared to equal advantage ; he could walk for hours together without feeling fatigue, and he could dance all night without requiring sleep. By men he was

envied, and by young women he was adored.

With physical advantages which are exceptional, and with intellectual gifts which are very rare, with enough money on entering life to render the struggle for existence comparatively easy and to smooth the pathway to fame, Mr. Henry Argoll was what the unthinking and uncritical would designate an utter failure. His elder brother regarded him as a disgrace to the family. As Mr. Henry Argoll did not abound in the Christian grace of charity, he looked upon his elder brother with contempt. The brothers were unequally matched and gifted.

Mr. Joseph Moses Argoll aspired from his youth up to make money, and Mr. Henry Jacob Argoll's sole ambition was to be an artist. It is easier, however, to gain millions in the City than fame at the Royal Academy. Yet failure to achieve distinction deserves pity rather than censure ; a man who has once been animated with a noble ambition is never wholly worthless and contemptible.

The ten thousand pounds which Mr. Henry

Argoll inherited had been invested so as to yield him an income of a little over four hundred pounds. His elder brother was anxious that he should join him in business, and he promised him that, if he did so, his money would fructify rapidly, and that he might be rich before he was middle-aged. But Mr. Henry Argoll had a great repugnance to business in any form ; indeed, he undervalued those who pass their lives as traders or merchants. In his youth he would willingly have sold himself to Satan in return for having his paintings hung on the line at the Royal Academy.

Artists and other professional men are not indispensable members of society ; but they would find life even harder than they do, and grumble with better reason, if others did not devote their lives to different forms of labour. The great Italian Masters, whose paintings now fetch more than their weight in gold, might never have been heard of by posterity had they not had great Italian merchants as patrons. They are now spoken of as if they lived and laboured for fame. If

their only nourishment had been the hope of future fame, they would have died of hunger.

Mr. Henry Argoll's satisfaction with the income which he had, and his refusal to join his capital to his brother's, were never forgiven. The latter regarded the former as worse than a fool. The contempt which Mr. Henry Argoll felt for City men was felt in equal measure by Mr. Argoll for artists. The brothers saw each other at long intervals, and they persistently hated each other with a bitter fraternal hatred.

Mr. Henry Argoll's artistic training was as good as can be had by anyone who goes through the usual routine. He became a student at the Royal Academy; but he was not diligent in his studies. He went to Paris, and entered the School of Fine Arts, where he had ample opportunities for gaining knowledge and experience; but there his chief acquirements were a fair acquaintance with conversational French, and a closer one with French men and women of his own age whose sole aim was to enjoy the passing

hour. He visited the principal cities in Italy; he saw and admired many great works of art, and he brought away with him a smattering of Italian. It is true that he made several sketches during his travels; but it is also true that his sketches did not bear fruit. He was always preparing to paint a great picture, and if he had succeeded in placing upon canvas the ideas floating in his head, he might have astonished the world. An unstable artist's aims are far grander than his powers.

He painted many pictures, and some of them were not worse in drawing and colouring than hundreds which are produced annually, which pass muster in family circles, and which are pronounced very creditable by incompetent critics. Mediocrity never seems very bad, and originality is often incomprehensible. His works were neither bad, nor good enough to be accepted at the Royal Academy. For his inability to get a picture placed on public view, Mr. Henry Argoll had an explanation ready. The fault was solely attributable to the blindness or

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favouritism of the Academy's Hanging Committee. He was convinced that his powers as a painter were undervalued and unappreciated. He never imagined that there was any shortcoming on his part. One of the privileges of youth is to believe that whatever one paints or writes is a work of genius.

Years and experience teach those who are capable of learning that the productions of genius are few in number and not eccentric in character. Goethe acknowledged having learned from Moser that the highest attainment in Art is simplicity and repose, and he concluded that no young man could be a master. He expressed his view of the desire of all men to be masters in the lines,

> 'Das Wollen alle Herren sein
> Und keiner ist Herr von sich ;'

which may be concisely rendered :—'Everybody wishes to be a master, and none acquires self-mastery.' Had Mr. Henry Argoll been dependent on his pencil for his daily bread, he must have starved, and his end might have been as tragical as Haydon's.

As it was, he could subsist upon his moderate income, and patiently await the day when others would value him at his own estimate.

Whilst waiting, he read the earlier works of Mr. Ruskin, and became inspired by them to make an experiment. He had not always had a taste for landscape-painting, and if he had been a better draughtsman and colourist he might have reproduced some of the effects in Nature which charmed his eyes. But his works had the peculiarity of being unintelligible to the ordinary observer, and repulsive to the artistic critic. He was in advance of a fashion in painting. In his day the Impressionist School did not exist, and correct drawing as well as careful finish were approved and admired. After reading Mr. Ruskin's writings, he resolved to aim at truth only, and to represent in a picture all external objects as they actually appear in Nature.

He believed that he would attain the object of his ambition by painting in the open air, and he constructed a hut on Dartmoor, where he spent the spring and summer

months. As his adventures are not so attractive as those which have been delightfully narrated in a well-known book, they will not repay narration in detail ; suffice it to say, then, that he brought back to London a large number of canvases which astounded his artistic friends. As they knew that he was exceedingly sensitive to adverse criticism, whilst not objecting to unstinted praise, and that he had as firm a belief as Haydon in the superexcellence of his own work, they expressed themselves in guarded terms, saying, with perfect truth, what he heard with undissembled pleasure, that some of the natural effects in his paintings were extraordinary. Indeed, they said that such clouds and sunsets as he brought back from Dartmoor on canvas had never been seen since Turner had departed this life. They might have added, had they not been afraid of offending him and being misunderstood, that even Turner had never produced anything like them.

The Argoll collection of paintings was placed before the public in a room hired for

the purpose, and the fact of the exhibition being open was announced by advertisement in the newspapers. As Mr. Henry Argoll had a very low opinion of art critics, he did not send invitations to any of them, and none had the curiosity, perhaps some could not afford, to pay a shilling to see his show. With the exception of a paragraph in the Art Gossip of *The Athenian*, to the effect that an exhibition of paintings by Mr. H. J. Argoll had been opened, no mention was made of it. The room was never overcrowded. Some of Mr. Henry Argoll's friends and acquaintances used the tickets of admission which were sent to them, and they did so as a matter of courtesy; but none had the slightest inclination to praise, or the least desire to purchase, any of the pictures. Three persons from the country paid their shillings, and spent a few minutes in the room. At the end of a fortnight the exhibition was closed, and the public never had another chance of seeing these curious productions of an earnest and enthusiastic artist.

Mr. Henry Argoll did not manifest any disappointment; he was too well satisfied with himself to feel annoyed at the indifference of the public. His revenge was to become a critic in turn. An acquaintance, who had more money than experience, lost the one and acquired the other by founding a weekly journal called *The Busy Bee*.

During the journal's short life, Mr. Henry Argoll acted as the art critic, and he gave vent to what he called wholesome truths about painters and sculptors. Had the critiques penetrated artistic circles, they might have caused a profound sensation, and perhaps they would have done all the good that Mr. Henry Argoll hoped to accomplish. The chief effect was produced upon himself. He felt convinced that he was not only able to paint remarkable pictures, but was equally able to criticize the inferior productions of his brethren.

He continued to paint pictures for posterity, never dreaming that he might be adding to the mass of canvases covered with colour which sometimes agree with the strong

digestions of rats in a cellar or an attic. His faith in himself had an unexpected reward. The Sutherland Gallery was opened for the exhibition of paintings by artists who either would not send their works to the Royal Academy, or who wished to achieve a more conspicuous position than they could there obtain. Some of Mr. Argoll's landscapes were hung in the Sutherland Gallery, and were ridiculed in the newspapers. The more they were denounced as daubs, the greater became the public curiosity to see them. Some collectors bought them on speculation.

There is generally a market for any form of eccentricity in art or literature, provided the picture or the book be emphatically condemned by the critics. As the critics were almost unanimous in declaring that Mr. Argoll was an impostor, he soon had a circle of admirers amongst the irrational public. The ladies of his acquaintance were the warmest admirers of his paintings. He was a handsome man, and they were ready to conclude that the artist who is attractive in

person and manners must be a good painter. They heard him called hard names, and they jumped to the conclusion that he was the victim of persecution. When a woman thinks a man ill-used for whom she entertains a personal admiration, she becomes his strongest advocate. On the whole, then, Mr. Henry Argoll's lot was not unenviable. As he remained a bachelor, he was the object of the warmest solicitude on the part of tender and compassionate women.

He had travelled a good deal, having crossed the Atlantic, and brought back sketches from the principal places of interest in the United States of America and in Canada. It was a picture of Niagara Falls which attracted most notice amongst those which he exhibited in the Sutherland Gallery. His last craze was to visit some of the least-known parts of the American continent, and to find amongst the Cordilleras or the Andes subjects for his pencil as novel as those which Bierstadt had found in the Rocky Mountains.

Whilst meditating a voyage to South America, and a visit to some parts of it

which had been little explored, he made the acquaintance, at his brother's house, of Miss Berta Solar. He had frequently had love-passages during his lifetime, and he had once found his ideal woman in Italy. The women who were ready to marry him did not inspire love in return ; the Italian beauty, whom he loved to madness, would not become his wife. He had arrived at the conclusion that he would never marry.

As Mr. Henry Argoll grew older he became more critical. A bachelor of forty is either more difficult to please than a younger man, or else he may be more ready to commit a piece of folly. A woman, especially an astute widow, can procure a husband of that age with greater ease than she can tempt a younger man to fall a victim to her charms. Men become more susceptible to flattery as they grow older, and the experienced woman of the world has learned the weaker sides of the other sex. Miss Solar was young and lovely, and she knew little of mankind. Yet she soon made Mr. Henry Argoll her slave.

He could not help admiring her. She unconsciously flattered him in the subtlest and most effective way. She, too, thought herself an artist and a judge of art, and she declared with perfect sincerity that no artist of the day painted like Mr. Henry Argoll.

CHAPTER V.

MR. ARGOLL AT HOME.

'There's nothing ill can dwell in such a temple :
If the ill spirit have so fair a house,
Good things will strive to dwell with it.'

SHAKESPEARE.

MR. ARGOLL had a luxurious abode in Palace Gardens. When asked why he did not have a house in the country as well as in town, his reply was :

'What the better should I be with a country house ? I have as good a house and garden here as I want ; besides, I can drive to my office in an hour.'

His wife agreed with him, as she abominated the country, and thought that she

had made a sacrifice in living where she did. If she had objected more strongly to living in Palace Gardens, he would soon have moved elsewhere. She found that Palace Gardens agreed with her as well as Manchester, and this satisfied her. If she had suffered in health by the change, she would have worried her husband till he consented, for the sake of peace, to live wherever she would be quiet or resigned.

Since becoming over-anxious about his health, Mr. Argoll was generally as clay in his wife's hands. On one point only was he immovable. Despite her entreaties, he would not leave town for a longer time than from Saturday to Monday. He had resolved at all risks to stick to business without interruption till he had gathered together a million of money; going daily to his office had become a second nature. He was always unhappy when obliged to remain at home during the day, and Sunday was to him a day of penance.

Mrs. Argoll had few marked tastes, and no expensive ones. Her father had given

her little money to spend in her youth, and when she had large sums at her disposal, she grudged parting with them. Though brought up in the belief that she was an heiress, she had been taught the virtues of saving; or perhaps, as not unfrequently occurs, the pleasure of having money in her pocket was far greater than that of buying whatever she fancied. The years which had passed away since her marriage had not added a charm to her face or figure, neither had she learned by experience how to make the most of herself. Had she only learned that simplicity in apparel is most becoming to the elderly as it is to the very young, she would have eschewed the bright colours and costly materials with which she loved to bedeck her unattractive person.

Yet those who were repelled by Mrs. Argoll's homely appearance found to their surprise that her society was not to be scorned. She took a personal and unwearying interest in the welfare of her friends and acquaintances, and she was never so happy as when giving them medical advice. Both

young and old were always welcome visitors at her house. When anyone had an illness her solicitude was unfeigned and unremitting, and if she were rather too anxious to physic her friends, they forgave her for this because they were convinced that she meant well. Everyone who knew and liked Mrs. Argoll thought that her husband must be a happy man.

In his own house Mr. Argoll was an intolerable martinet. He was severely methodical, as much for the annoyance which he gave to others as for the pleasure which he experienced himself. The slightest omission on a servant's part to carry out instructions incurred his displeasure. He always seemed dissatisfied when nothing went wrong. He never had a word of praise for services well and faithfully rendered. If a bell were left unanswered, or a door not shut when it should have been, he stormed and spoke as if the order of Nature had been violently interrupted.

Mr. Argoll held that, in a properly constituted household, everything should go on

according to a fixed rule. In his house, as the clock struck eight in the morning, the gong sounded for breakfast, and the table was cleared as soon as breakfast was over, those who had not come down before getting nothing till luncheon; at one o'clock the gong sounded for luncheon; at eight for dinner, and at eleven for going to bed. Mr. Argoll had an apparatus in his bedroom whereby the gas throughout the house could be shut off, and at midnight there was not a light left burning, as far as he knew.

Though not hospitable, Mr. Argoll gave many dinner-parties. He did not care to welcome his friends and acquaintances at his table; but he found it useful, as a matter of business, to entertain them often and lavishly. His own tastes were simple, or, rather, they were unformed. He was no judge of good fare, and, whilst having a liking for wine, he thought the cheapest was the best. The worst wine in London was placed before his guests.

When Mr. Argoll promised Miss Solar that she would find herself at home with

him, she naturally concluded that she would be as comfortable and independent as in her father's house. After her arrival at Palace Gardens, a change speedily took place, for which her guardian was unprepared. He had been accustomed to have his own way in his household. Miss Solar was in the like case. Though in her father's house the dinner hour was fixed to suit his convenience, everything else was ordered according to her will and pleasure. She had no stated time for doing anything. If she had a weakness, and this she did not deny, it was for lying in bed till a late hour in the morning. Miss Solar was not lazy. Indeed, no well-constituted young girl will admit that she is a sluggard who requires a lesson from the ant. But Miss Solar liked to meditate and sometimes to read in bed. When she had been at a party the night before, it was her custom to make breakfast and luncheon one meal.

As Miss Solar did not appear at breakfast the first morning which she spent in Palace Gardens, Mrs. Argoll sent a message

to know whether she felt ill. If the answer had not been that she was quite well and would be down soon, Mrs. Argoll would have hastened to her room with a box of pills. When she came down at ten o'clock she found the breakfast-room deserted, and she wondered exceedingly. In her turn she feared that something was wrong, and she hastened to Mrs. Argoll's boudoir.

'I am glad to see you, my dear,' was the somewhat stiff and cold greeting. 'I hope you have had a good night; but you look pale. There must be something the matter; won't you take a little medicine? I am sure it will do you good.'

'Thanks, Mrs. Argoll,' was the reply, 'I am very well; and I should prefer some breakfast to pills; I am rather hungry.'

Mrs. Argoll was at a loss. No member of the family, who was not in the doctor's hands, had ever been allowed to breakfast after the appointed hour. She did not like to tell Miss Solar how the matter stood; so she rang the bell and ordered the servant who answered it to see that breakfast was

relaid, saying to Miss Solar, after so doing, that the servants might have thought she was ill, as she did not appear. Miss Solar was surprised, but made no remark. As Mr. Argoll had gone to the City, she did not see him till the evening. Nothing was said on the subject then, and, after an evening spent in the usual humdrum way, everybody went to bed at eleven.

Shortly after midnight the bell communicating with Miss Solar's bedroom rang as if the house were on fire. Mrs. Argoll jumped out of bed, and thinking that the new-comer had now been taken ill, rushed to her room with a pill-box in one hand and a bottle of opodeldoc in the other.

'Nothing serious, I hope, my dear Berta,' was her exclamation as she breathlessly entered Miss Solar's bedroom ; she added, without waiting for a reply, 'I felt sure you would have been the better for a pill this morning, and I have thought so all day. Take one at once ; it will do you good. If you have any pain, let me rub a little of this on the place ; it will relieve you instantly.'

'I really don't require any medicine, Mrs. Argoll; what I want is a light. The gas went out as I was reading, as I generally do for an hour before undressing. I thought there was something wrong, so I rang the bell.'

Mrs. Argo llwas puzzled what to say; she was half ashamed to tell Miss Solar the reason why the gas had been turned off by her considerate and parsimonious husband. She evaded the difficulty by saying that the gas sometimes goes out when no one expects such a thing, which is true enough ; and she added, what might also be true, but which was not :

'There may be something wrong with the pipes. I will leave this candle, and I must see what can be done to-morrow.'

Miss Solar took the candle and the explanation as a matter of course. She could not know that the only candle allowed in the house by Mr. Argoll was the one in the bedroom occupied by his wife and himself. She insisted upon having one, so as to be able to light it in the event of sudden illness during the night.

Mrs. Argoll groped the way to her own room, and there she found her husband waiting to hear her account of what had happened. Had she been a strong-minded wife, now was the opportunity for giving her husband an appropriate curtain-lecture in the manner of Mrs. Caudle. Yet she was so much accustomed to humouring him, or rather he had been so much in the habit of having his own way as regards the household arrangements, that she did not dream of giving him what Mrs. Caudle would have called 'a bit of her mind.' She simply stated what had occurred, and she next told him what had happened in the morning after he had breakfasted and left the house. His only reply was 'Indeed!' He then turned on his side, not to sleep, but to reflect upon what should be done in circumstances which were alike novel and unforeseen.

When Mr. Argoll agreed to become trustee and guardian of his partner's only child, he did so with a firm determination to perform the duty conscientiously, and by way of partially repaying his partner for the

many advantages which had accrued from association with him. But, when inviting his ward to live with him, he had not counted the cost or the consequences. This does not mean that he performed an act of charity in giving Miss Solar a home. He made a charge for the accommodation which was provided, and this he thought it reasonable in fixing at a thousand a year. It was a small amount to be deducted from an income exceeding twenty-five thousand.

What had not occurred to Mr. Argoll was that, as an inmate of his house, and contributing largely towards its expenses, Miss Solar was entitled to a degree of independence which might be denied to any other person. Of course he could insist upon her conforming to the rules of his house ; but, then, she might elect to leave it if these were irksome to her.

Mr. Argoll did not wish Miss Solar to go elsewhere, neither did he wish to alter his mode of life ; but, in the circumstances, he had no option except to yield, and he reluctantly made up his mind to do so.

Accordingly, he told his wife in the morning to make whatever arrangements were necessary to accommodate Miss Solar as regarded breakfast and luncheon. The dinner-hour was to remain unchanged, as was the hour of going to bed. Nor would he give up his hobby of plunging the house in darkness at midnight. He said, however, that a lamp should be placed in Miss Solar's room ; and he assigned as a reason, when he saw her and expressed his regret at her being inconvenienced by the gas going out, that she might find a lamp healthier than gas in a bedroom. This apparent care for her health made Miss Solar think the better of her guardian.

He had another trial to bear before his ward settled down in Palace Gardens. Miss Solar was passionately fond of painting, and she had a room in her father's house which she called her studio. Such a room she now desired to have at her disposal. As has already been explained, Mr. Argoll regarded art and artists with contempt, it might even be said with loathing. Besides, if he dis-

liked one thing more than another, it was the smell of paint, and he supposed that a house in which there is a studio must be pervaded with a sickly odour of fresh paint. It was a relief when he learned that Miss Solar had taken a liking to an unused and unfurnished apartment over the billiard-room which was an addition to the house, and was reached through a passage. He thought that, if the doors were kept shut, the dreaded smell of paint would not pass into the house ; and when he bargained for the door into the passage being closed with a spring, he was told that his wish was most reasonable, and would be attended to. Miss Solar liked the room both on account of its isolated position, and also because it was lit from the top by a large sloping window facing the north.

A year had elapsed between Mr. Solar's death and his daughter coming to live with Mr. Argoll. She had spent that time with her paternal aunt in Frankfort, who, as far as she knew, was her sole surviving relative. During his lifetime Mr. Solar had provided

for his sister, buying and settling upon her a house in the new Kaiser Strasse, of which she let the greater part, thereby deriving a sufficient income for her wants. She was a sensible and contented middle-aged lady who gave her niece useful advice. Indeed, it was at the instigation of her aunt Irma that Miss Solar went to live with her guardian, her aunt feeling confident that to do so would have been most pleasing to her niece's father.

As a consequence of having his ward in his house, Mr. Argoll gave more dinner-parties than he had previously done. He had to consent, moreover, to her accepting the many invitations which she received, and also to her going frequently to the theatre and opera. His wife was glad to act as chaperon to the heiress and beauty. Mr. Argoll seldom accompanied them. He would have stopped all this gaiety if he could, not only because he objected to the others enjoying themselves, but also because his rules about going to bed and turning off the gas had then to be suspended. He grimly told his wife :

'My dear, this house has been turned topsy-turvy since Berta entered it.'

As Mrs. Argoll relished the change, yet did not wish her husband to suspect this, she replied :

'Well, J. M., everything is still new to Berta ; it is very good of you to let her have so much of her own way.'

It should be explained that Mr. Argoll had forbidden his wife to address him by his Christian names, so that she had resorted to 'J. M.' as a compromise. Perhaps it should be stated also that Mrs. Argoll was ignorant of her husband's desire to retain the custody of his ward, and that he submitted to let her have her own way chiefly out of dread lest she should go off to her aunt Irma, at Frankfort.

Mr. Argoll's wife, his ward, and his niece had nearly always a gentleman to fill the vacant seat in the carriage, and to keep them company when they went to an entertainment. Since Miss Solar was an inmate of Mr. Argoll's house, his brother had become a regular visitor. Previously he called at

rare intervals, and he generally selected an hour for calling when his brother was in the City ; when asked to dinner for form's sake, he was obliged to decline on account of an engagement which he could neither specify nor postpone. Now, however, he was constantly calling at luncheon-time, and staying during that meal, and he was fortunately disengaged whenever he received an invitation to dinner.

Another frequent visitor was Lord John Cardonald, the only brother of the Earl of Armadale. As the Earl was childless and a confirmed invalid, the chance of Lord John succeeding to the earldom gave him an importance which he would not otherwise possess. The drawback was that the title and property were Scotch, and that the income from the family estates was small.

Lord John Cardonald had served in the navy, had attained the rank of post-captain, and retired on half-pay. He entered the service at an early age, and when he left it he was not an old man ; but the exact number of his years was a secret to those of his

acquaintances who reckoned his age by his looks. His hair was scanty, yet it was jet-black; his whiskers were black also, but his eyebrows were of a reddish tinge. In youth his hair had an indefinite shade of red. Had he been a woman, the colour of his hair would have been called auburn by those who were disposed to flatter; when he was a boy he bore the nickname of 'Carrots.' The marvellous change took place after his retirement from the service, and when he had resolved to get a wife who was rich and young.

Lord John Cardonald had been introduced to Mr. Argoll by a mutual friend, with the request that he would find some easy and honourable occupation for him, which should occupy his time and add to his income. Mr. Argoll was ready to do his best, as he loved a lord as dearly as all City upstarts, or as Tom Moore.

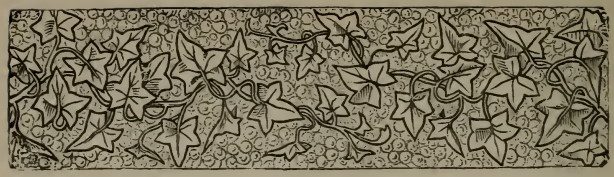
He introduced him in turn to the skilful promoters of companies who were on the look-out for good decoys in the shape of directors. Lord John soon became a direc-

tor, as it was found that the name of Lord John Cardonald, R.N., not only looked well on a prospectus, but served to inspire ignorant and credulous investors with confidence. His services were in great request. He first became a member of the board of *The Flying Fish Torpedo Company*, second of *The Improved Lightning Cable Company*, third of *The Universal Shipbuilding Company*, and fourth of *The Universe Steam Shipping Company*.

Though a fairly good seaman, Lord John had no special qualification for conducting the business of any of these companies, all of which struggled on so long as the capital lasted, in all of which the directors' fees were regularly paid, but in none did the shareholders receive any other return than empty promises. Lord John was pleased with his position and his fees, his income being quadrupled.

As soon as Lord John saw Miss Solar, he felt certain that his long-cherished vision of married bliss was about to be realized. She was the beauty of his dreams, one whom he

had never yet seen in his waking hours. Her fortune was large beyond his hopes. He determined to make her his wife. Miss Solar did not lend her aid to the completion of his programme. She disliked him from the outset, and she manifested this in a way which was intolerable, always appealing to him as an old man who was hackneyed in the world's ways, and qualified for giving advice to the very young and inexperienced. Lord John plumed himself both upon being a lady-killer, and upon his youthful appearance. It was gall and wormwood to him to be courteously and uniformly treated as a venerable sage.



CHAPTER VI.

BERTA AND ELLA.

'If you be, what I think you, some sweet dream,
I would but ask you to fulfil yourself.'

TENNYSON.

'Provided that nothing like useful knowledge could be gained from them, provided they were all story and no reflection, she had never any objection to books at all.'—JANE AUSTEN.

MISS BERTA SOLAR had not been long in Mr. Argoll's house before she formed more than a girl's friendship with Miss Ella Tacon. The position of the latter was uncertain and unpleasant: a poor dependent never feels at home in the abode of a rich relation. Even if she should be most kindly treated by the heads of the

family, the servants generally contrive to make her understand that she dwells in the house on sufferance. Miss Solar soon made her power felt in Palace Gardens; she was liked by all the household because she was generous and usually amiable, and, as it soon became known below-stairs that the best way to please her was to treat Miss Ella Tacon with respect, the poor dependent's position underwent a great and sudden change for the better.

Inherited instincts have the best chance of development in children who are left almost entirely to themselves. It is with some children as with plants. There are certain plants which flourish better in a wild state than when cultivated, whilst others thrive only in a hothouse. Hence, the absence of parental training may be as advantageous in certain cases as it is indispensable in others. Miss Solar might have been an excellent daughter had her parents watched over and cared for her from her childhood; but in that event she would have become a different and, possibly, a less attractive young woman.

There was nothing of the hothouse-plant about her. She was a hardy and charming wild-flower, without being wild.

It was inevitable in the circumstances that she should chafe under restraint or direction. So long as she had her own way, no one had much reason to complain; but whoever thwarted her found that she had an unpleasant side. Happily for those with whom she came into contact, she was readier to show herself in an agreeable light than to give occasion for offence, and her instincts were all admirable.

Miss Solar's aunt Irma, with whom she passed many of her early days, was a worthy woman, who lessened her sorrow that her mother had not survived. Not a few children owe much to their maiden aunts. The latter have a tenderness for their nephews and nieces which no stranger can feel, and they are better custodians of children than the heartless mothers who treat children as their natural enemies, or the foolish ones who spoil their children till they become intolerable pests. In the story-books, and sometimes

in reality, uncles act wickedly and cruelly; but very bad aunts are happily rare both in fables and in the flesh.

Now, aunt Irma was one of the best of her class. She had not cared to marry, and she was not soured by remaining single. She was perfectly reconciled to her lot; a smile frequently lit up her features; she was unselfish, and she was never so happy as when doing some act of kindness. Throughout early life her income had been limited, and she was thrifty and even a little parsimonious. It was scarcely possible for her to realize how rich her brother really was. Wealth such as his was as difficult for her to estimate as it was for her to number the stars. All that she knew with precision was that he was very rich. Her niece learned from her example, far better than she could have done from any precept, how to live so as to be happy with little, and the simplicity which sat so gracefully upon her aunt seemed to her far more desirable than the ostentation of the ladies with whom she associated in London. She was never more pleased than

when praised by aunt Irma, and as aunt Irma was judicious in bestowing praise, it had a positive value. The young girl who is always told that she does everything well never aspires to do anything better.

From the age of sixteen Miss Solar had kept her father's house. Till then she had been in the hands of masters, as her father would not send her to school. He did not object, however, to her attending lectures at Queen's College, Harley Street; on the contrary, he encouraged the desire which she manifested to complete her education. Neither did he object to her taking lessons at the School of Design in South Kensington; and when she expressed a wish to take painting lessons, he unhesitatingly consented. Her education had not made her a brilliant specimen of her sex. She did not know many things thoroughly. Her chief passion was for music and painting, and though she might never be a first-class performer on the piano, or an accomplished painter of pictures, it cannot excite regret that her idle hands were not otherwise occupied.

She spoke German fluently, and had read many books in that tongue ; the works of Schiller being her favourites. From her reading, and perhaps as the result of talks with her aunt Irma, she had formed a high ideal of love.

Miss Solar knew that she was an heiress, and she shuddered at the thought that she might be sought in marriage for her money. Love in a cottage had the charms for her that playing at being a dairymaid had for Marie Antoinette. She had a morbid dread lest any compliment addressed to her by a young man should be actually aimed at her purse. Yet she had a right to compliments in virtue of her beauty. That she was blessed with good looks was no secret to her ; a young girl may not know or may affect to ignore that she is plain, but she is always quick enough to discern that she is handsome.

The only adverse comment ever passed upon Miss Solar's beauty was to the effect that it was almost superfluous, as a great heiress can dispense with good features and

a fine figure. She was tall and slender ; her hair and eyes were black ; but there was a violet tinge in the eyes which was inexpressibly charming. Unlike most brunettes, her complexion was clear and brilliant, whilst there was none of that dark down on the upper lip which gives a masculine air to the face. Her features were regular ; the nose was rather too prominent, resembling that organ in the otherwise most attractive faces of the Ladies Waldegrave in Sir Joshua Reynolds's admirable picture. There was something statuesque as well as fascinating in her bearing and beauty. She appeared too like a goddess of antiquity to be approached without deference by any of the children of men.

Yet Miss Solar's manner was too cordial and her smile too winning to repel an admirer. Before she had spoken a sentence anyone in her company felt at ease, unless she were made the theme of personal compliment, and then she was apt to indulge in a biting retort. Lord John Cardonald had a bitter experience of this at his first inter-

view with her. In his capacity of lady-killer, it was his rule to tell any lady whom he admired that she was very beautiful. He seldom found that the lady whom he so addressed took offence. To Miss Solar he had said :

'Permit me to tell you that I think you are the most beautiful woman I ever saw.'

'Lord John,' she replied, 'I have this moment made your acquaintance ; but, if you wish it to continue, please don't repeat that speech. You may be chaffing me or you may be in earnest ; in either case, I cannot say you show good taste.'

'Pray don't be offended, Miss Solar,' was his answer ; 'I could not help saying what I did.'

'Well, then, try and restrain your unruly tongue the next time ; and now let's follow the others, and let's talk of something more interesting.'

The occasion was a dinner-party at Mr. Argoll's house, at which Lord John had been requested to escort Miss Solar to the dining-room. After they were seated at

table the conversation took another turn, and one most mortifying to Lord John, as Miss Solar persistently kept treating him as an old gentleman when he tried to pose as a very youthful one.

Mr. Henry Argoll found immediate favour in Miss Solar's eyes. He saw her for the first time at luncheon, and the talk was of art and artists. He had learned that Miss Solar had a studio in his brother's house, and he expressed a wish to see it. The two went thither after luncheon. He examined the finished and unfinished paintings hanging on the walls, and lying on the tables. She waited anxiously for his criticism; but he looked at each work in succession without making any other remark than—

'Well, you have a capital light here; I didn't think my brother had a room which was so well adapted for a studio.'

'Yes,' she said, 'the room is just such an one as I've always wished to have. There was nothing like it in my father's house. But you've not told me how you like my paintings.'

'Perhaps, Miss Solar, you may think me a bad critic, as all my friends do; they say I am far too difficult to please. However, as you've asked for my opinion, I may say that you have not had a good teacher.'

'You mean, I suppose, that my paintings are wretched daubs!'

'I did not say that; but how do you like living here?'

She would not take the hint and change the conversation, so she continued:

'Of course I know what you mean, and you are the first person who has not praised everything I've done.'

She spoke without a tincture of bitterness, and she did not manifest a shadow of displeasure. On the contrary, she felt better pleased with Mr. Henry Argoll than she chose to admit. She added:

'Now, as you have acted the critic, perhaps you wouldn't mind acting as a master. Do give me a few lessons. I don't suppose I shall ever do anything half so fine as you can, but I should so like to try. I've never yet succeeded in pleasing myself.'

Though perfectly sincere, she had done to another what she disliked another to do to her. Mr. Henry, though a stern and ruthless critic, was also a mere human artist to whom praise is as the breath of his nostrils. Never in his career had he enjoyed so much as at present the tacit acknowledgment that he was a great painter. He was even more ready to give lessons to Miss Solar than she was to receive them. A lovely heiress is always an acceptable pupil. The master and pupil were charmed with each other.

Nature delights in contrasts, and deserves hearty thanks for this. If Nature were otherwise minded, the world would be as monotonous, arid and wearisome as the desert; a place through which one could not pass too quickly—one not only of probation, but of woe. Variety is the salt of life. The more human beings differ from each other the greater is their common enjoyment. It is as true in some cases that opposites agree, as it is in others that like likes like.

Still, though differences in human beings

are always noteworthy and are generally welcome, it is often startling as well as puzzling when two women, both of whom are charming, differ as greatly as night from day. A difference scarcely less extreme, and quite as marked, existed between Berta Solar and Ella Tacon; between the great heiress and the pauper orphan; between a brunette who was divinely tall and the blonde who was almost dumpy; between the light-hearted girl to whom every pleasure was available that wealth could command, and the downcast one who could enjoy no pleasure save by accident and on sufferance. Each girl was a beauty; yet, in the eyes of many men, the one would seem incomparable, and the other almost unworthy of notice. The only natural charms which appeal with equal force to all minds are those in which there is no thought of sex—a sunrise or a sunset, the starry firmament or the magic light of the moon; but no man is the cynosure of all women, nor is any woman the ideal of every man. Many men would give their lives for the love of Ella Tacon

who would gaze unmoved upon the finer features and the exquisite figure of Berta Solar.

Mrs. Argoll's only sister had married against her father's wish. Mrs. Argoll heard by chance that her sister's husband was one of her father's mill-hands; that the pair went to live in Bury; that after marriage the husband had taken to drinking, had died shortly after a daughter was born to him, and that his wife had died soon after her own marriage with Mr. Argoll, leaving a daughter aged fourteen behind her. This was Ella Tacon.

As has already been said, Mrs. Argoll received her husband's consent to give her niece a home. At first it was intended to train the niece to be a governess, and to gain a precarious livelihood by communicating her own semi-ignorance to children slightly more ignorant than herself. Gradually the niece became an indispensable companion to her aunt, and a favourite of Mr. Argoll's. His wife could not play any games, and would not if she could, having been taught

by a foolish mother that all games were sinful. Her niece, Ella, was an adept at several games, and at backgammon in particular, of which Mr. Argoll was very fond. His custom was to have a game with her every night before going to bed. As Miss Tacon played fairly well on the piano, and as she knew most of the old English melodies, which Mr. Argoll liked better than any other pieces of music, it was a part of the evening programme that she should play on the piano for an hour after dinner. Whilst she did so, Mr. Argoll meditated over the events of the day on a sofa, with his eyes shut. If she played for an hour, he roused himself from his meditation and thanked her. If she stopped sooner, he spoke cross words, as if he had suddenly ceased to slumber.

It would not be an exaggeration to say that Miss Tacon's education had been neglected, her only accomplishments being a limited knowledge of games and music. The language of her native land she spoke and wrote as correctly as many girls who are

regarded as well educated; unlike them, she did not even possess a smattering of foreign tongues. She had not the advantage of these girls in learning the ways of the wicked world in the pages of French novels: but she had read English novels by the hundred, and had created for herself an ideal world, one peopled with men and women who did not resemble those whom she had ever beheld. She was as childishly romantic as Catherine Morland.

Miss Tacon was a prey to griefs purely imaginary, and she was filled with hopes which could scarcely be realized. Till meeting Miss Solar there was no one to whom she could tell her troubles with the probability of sympathy being aroused and manifested. If she had ever hinted to her aunt that she was miserable, she would have been called silly and ungrateful, and ordered to take a pill. If she had described her day-dreams, she would have been considered out of her mind.

Though oppressed with unsatisfied longings, Miss Tacon did not seem very miser-

able. She was never gloomy and morose; she never grumbled at her lot except in her Diary. Those who did not know, or who could not divine her feelings, would have thought that she was perfectly contented. Indeed, many girls would have gladly exchanged places with her, and considered themselves fortunate to enjoy, as they thought she did, all the luxuries of life. If those who regarded her with envy could have perused her Diary, they would have been astounded. It is not necessary at present to give any extracts showing the state of a mind ill at ease. Suffice it, then, to intimate the nature of the latest entries, which showed how Miss Tacon had at last discovered her Prince Charming. According to her, he possessed every manly grace and virtue, and he was a hero of the purest water. The original of the fancy sketch would not have recognised his own features, and he would have marvelled at the merits attributed to him. His real name was Lord John Cardonald.

Miss Solar kept up a regular correspond-

ence with her aunt Irma. As her aunt was imperfectly acquainted with English, she wrote in German. A letter written a fortnight after she became an inmate of Mr. Argoll's house may be quoted, as it gives her impressions of the new life which she led. In translating this letter and others, many of the superlatives which abound in the originals have been omitted : though not out of place there, they would appear strange if literally rendered :

'Dearest Aunt Irma,

'I promised, last week, to tell you more of this house and the people I have met, as I did not like to say much about them upon a short acquaintance. My guardian seems a different man in his own house to what he was when I used to meet him in my father's. He is very kind, and I am pleased to be with him, but I do not think he is much liked in the house. Such a precise and fidgety man I never saw before, though, perhaps, he is not much worse than your old friend Herr Weigand, who was

always telling me when a child to sit with my hands folded, and who grunted out very unpleasant speeches whenever I moved on my chair. Mrs. Argoll is a quiet and pleasant woman, who seems afraid of her husband, whom she always addresses as "J. M." This seems funny, and I am often tempted to ask her the reason. Perhaps I shall do so some day.

'There is a girl called Ella Tacon, about my own age, whom I like immensely. She is very pretty, one of those fair-haired beauties I so much admire; I only wish I had her hair! She is a perfect picture of Heine's *Loreley;* and if I could paint figures, I should make a picture of her seated and singing on a rock. We became friends at once. She is a niece of Mrs. Argoll's, who was left an orphan, and who was to have gone to be a governess; but this seems to have been given up, and she now helps in the housekeeping. I cannot think she would have made a good governess, as she is not well educated and has none of the German notions, which you instilled into

me when I was young, about self-improvement. She is always reading novels and poetry, but she knows nothing of my favourite Schiller, and she thinks all the stories she reads are quite true. However, I have not known her long enough to acquire her confidence, as she is very shy about telling me her heart-story, if she has one, which I rather suspect.

'I ought to have told you that Mrs. Argoll reminds me of you, dearest aunt, in one thing. You used always to be afraid I was ill when I did not have an appetite, and wanted to send for the doctor. Mrs. Argoll is constantly asking after my health, and is anxious for me to take some pills, which she thinks will cure everybody. Ella tells me that when she first came to live in this house she took pills to please her aunt, till she became really ill, and the doctor had to be called in, who said she must on no account take any more; and her aunt could not understand this, as she was the first person whom her favourite pills did not cure.

'I have made the acquaintance of two

gentlemen, both of whom are continually calling. The one is Mr. Argoll's younger brother. Ella tells me that the two brothers do not agree, and that till I came, Mr. Henry—for that is his name—very seldom called. He is an artist, and paints beautifully. I fell in love with his pictures when I first saw them in the Sutherland Gallery. They are perfectly lovely [*ganz himmlisch*], but the critics find fault with them ; why, I cannot tell. He is much younger than Mr. Argoll.'

Miss Solar did not then know that there were only two years between them.

'He is a handsome man, and his manners are charming. He is the first person who has pointed out faults in my painting, and has promised to give me lessons, so I hope to improve. The other gentleman is a great friend of Mr. and Mrs. Argoll's. He is Lord John Cardonald, and the brother of a Scottish earl. He was in the navy, and he always talks of the wonderful things he did when he was in

command of a frigate. I dislike his manners, especially his ridiculing Mrs. Argoll for always asking about his health, and whether his cough is better. She means well, and I think it very ungentlemanly of him to speak of her as he does, even though she may forget that, though he once had a bad cough which made her uneasy about him, it has not troubled him lately. I fancy he is an old man, but he speaks as if he were a young one, a kind of affectation which you know I despise. I like men to be straightforward, and say what they really think, as Mr. Henry Argoll always does. You must have had enough of my gossip, so I shall now sign myself,

'Your most loving niece,

'BERTA.'

CHAPTER VII.

THE RIVALS.

'These two hated with a hate
Found only on the stage.'
BYRON.

IF the thoughts which burned in the breast of Lord John Cardonald with relation to Mr. Henry Argoll had found vent in a phrase, it would have been no secret that he considered him a 'conceited ass.' Mr. Henry Argoll never hesitated to express his conviction that Lord John Cardonald was 'a consummate fool.' Neither had ostensibly done the other any harm. Both were undoubtedly wicked in thinking ill of each other. Men

are more prone than women to be circumspect in their behaviour when they fall in love and are thwarted, being ashamed to let their feelings be suspected. Yet, though they give no open token of what they experience, they are none the less upset and affected. They are apt to think that the creation is unsettled because they are miserable. 'Go and get an atmosphere of your own,' was Sir Anthony Absolute's angry remark to his son. What he said in his wrath, a candid rival would say to another in cold blood, and perhaps he would not mind whether the other breathed another and a far hotter atmosphere, provided he did not breathe it himself.

Lord John Cardonald was not long in perceiving that Miss Solar preferred Mr. Henry Argoll to himself; nor was Mr. Henry Argoll so short-sighted as not to detect almost at a glance that Lord John was profoundly smitten with Miss Solar. Neither of them knew the exact position of the other; each feared the worst, and was reluctant to ascertain how far he was right in his suppo-

sition. To all outward appearance they were on the best of terms. Some men can dissemble as cleverly as women when it suits their purpose, and when they are almost driven to distraction. But there is a limit to the capacity of most men for turning their cheek to the smiter. They can banter a rival, but they usually do so in a half-hearted and clumsy way, which betrays their real feelings. Women are much cleverer players at the game of dissimulation. They can say, with apparent affection, 'my dear' to those whom they hate, and give an effusive kiss to those whom they are longing to strangle.

Lord John Cardonald had a seeming advantage. Both Mr. and Mrs. Argoll would have rejoiced had he married Miss Solar, and both were as ready to help him as the infamous Lady Bellaston was to aid Lord Fellamar in becoming the husband of the lovely but utterly insipid Sophia Western.

This marriage project was one of the few topics which Mr. and Mrs. Argoll discussed together, and about which they were at one.

In general their discussions were battles royal, one being of opinion that the other was blindly and inexcusably in the wrong. In general, also, Mr. Argoll had the better of the argument, insomuch as the discussions came to an end by his declaring, that, no matter what his wife might assert, he was wholly in the right and meant to have his own way. But, when the husband and wife did agree, their unanimity was as wonderful as that which, according to Mr. Puff, is sometimes to be witnessed on the stage. It was the earnest desire of both to get on in the world by entering that charmed circle wherein 'Society' is supposed to enjoy unalloyed bliss. They had one of the finest houses in London. Mr. Argoll was rich, and on the high-road to be enrolled amongst the monarchs of finance; many great and titled persons ought to have been at his feet with as great reason as the high-born once grovelled before a vulgar Railway King.

Mr. Argoll was known by sight to many persons; hundreds whom he did not know personally would have gloried in making his

acquaintance. Indeed, a visit to his house in Palace Gardens would have pleased many a City man, who envied with his whole soul the good luck of Mr. Argoll, and the power which he wielded. However, he saw enough of such persons in the course of business, and he had no desire to entertain them at his own table. Other persons, whose presence in his house he would have accounted an honour, would resent an invitation from him as an insult. One of the reasons which made Mr. Argoll lay Lord John Cardonald under an obligation was purely personal and selfish. It consisted in a hope, if not an intention, to employ him as a go-between, or a sort of bridge from the world of finance to the world of fashion. Lord John was wily, and wise in his generation. He had seen enough of the world to understand that every commercial man has his own game to play, and that no favour is bestowed in the City without an equivalent being expected or demanded.

When Lord John first made the acquaintance of the Argoll family, he was constantly

invited to their house, and his presence was regarded as a great attraction. He did not enjoy himself, but he knew that, if he declined accepting the invitations and acting as a lion, he would no longer be able to count on Mr. Argoll's interest in City circles; therefore he drank Mr. Argoll's villainous wine and ate his dinners with groaning and gnashing of teeth.

Yet Lord John's chief objection to these entertainments was that they were too much matters of business. People whom Mr. Argoll wished to dazzle or conciliate were invited to meet Lord John, whilst Lord John writhed at having to be on his best behaviour in the company of those whom he despised. Mr. Argoll's acquaintances chiefly belonged to the worst class of City men. The better class, which is both large and fastidious, kept aloof from him; few would have entered his house on any consideration. But the men who readily accepted his hospitality were far less obnoxious and troublesome than their wives. Women who are both rich and vulgar are irreclaimable.

One can laugh at the contortions of a vulgar rich man, but the speech and ways of his wife cannot easily be borne. Lord John did not hesitate about being rude to the men, nor did they resent his bad manners; but he felt it his duty to treat their women with a show of respect, and their wives worried him almost beyond endurance. They fawned upon him till his nerves were set on edge ; they were almost indecent in suggesting that he should visit them in order to be introduced to their daughters. They thought him a good catch, to use their phrase, simply because he had a title. They often suggested, not in the most delicate way, that he should play in their houses the useful and degrading part which he played in that of Mr. Argoll. What annoyed him the most were the fulsome compliments with which they overwhelmed him. He was fond of being treated with deference, but he did not relish compliments which were laid on with a trowel. He was perfectly well aware that the same women would turn their backs upon him if he were not the son and brother of

an earl, and the heir-presumptive to an earldom. His self-denial might be commended if his provocation had been less. The daughters of these ladies were all certain of bringing large fortunes to their husbands. He resisted the temptation of marrying a rich wife, because he felt it impossible to endure the prospect of having one of these ladies for a mother-in-law.

However, when Miss Solar took up her abode in Palace Gardens, and when dinner-parties were given in her honour, Lord John did not think it so great a penance to be present at them. He became respectful to Mrs. Argoll, and cordial with her husband. He had no difficulty in ingratiating himself with Mrs. Argoll. He told her he did not feel well, and had a slight pain in his chest. She said to him :

'Oh, I am so glad to hear it, Lord John ! I don't mean, of course, that I am glad you're suffering, but that you have come to me. My liniment will do you a world of good. Please take a bottle away with you.'

'You are very kind, Mrs. Argoll,' was his

reply. 'I shall gladly take a bottle; and perhaps you will let me have a recipe for the gruel which you told me about. Only don't trouble yourself on my account.'

'I am sure I shall be most happy to let you have it, Lord John; and please don't speak of trouble. I only wish you were staying here, as I should then make sure that the gruel was properly made.'

'Many thanks; you are really most kind,' was his reply. If he had said what was on his lips, he would have added that he was thankful he did not stay in the house, as he had no intention either of applying the liniment or swallowing the gruel.

As Mrs. Argoll could not let the opportunity slip for enlarging on her favourite topic, she went on to tell Lord John about her success as an amateur doctor, especially in her own household—how she had physicked her servants till none ever complained of being ill. The truth is, they were so much afraid of her doctoring them, that they carefully avoided saying they were ailing.

Mr. Henry Argoll was often present at

his brother's parties since Miss Solar's arrival at Palace Gardens, but he did not make a good impression upon his brother's guests. They regarded him with a mixture of suspicion and compassion. A modern merchant or trader cannot quite understand why professional men should be ranked above them in the social hierarchy; and they are apt to think that the professional man who acquires riches has no right to them. Even when these merchants and traders do not regard the professional man's gains as ill-gotten, they consider that he has obtained them without trouble. They regard nothing as easier than for a physician to write a prescription, or a barrister to give an opinion, and nothing appears to them more unfair than for a high charge to be made when the service rendered is performed in a short time and without apparent labour. It does not occur to them to make due allowance for the preliminary training. But, if their estimate of members of the regular and recognised professions be low and disparaging, it is fair compared with the manner in

which they regard and weigh the work of artists and men of letters. They fancy painting pictures and writing books to be quite as simple and amusing as looking at and reading them. Of course, when a man has attained eminence, he is valued in the City for his name. Even aldermen are not always ashamed to sit at the same table with a popular artist or author.

Mr. Henry Argoll had not become notorious or great enough to be countenanced by the mere City man. His name was well known in the narrow circles of those who write or paint, and he might even be said to enjoy the reputation of being an eccentric artist and a slashing critic. Indeed, since his first essay as a critic in *The Busy Bee*, he had obtained employment in the congenial columns of *The Weekly Rasper*, where he indulged in the delightful pastime of what may metaphorically be described as scalping his rivals.

The younger men, who liked to see their names in the papers, were the chief victims of his pen. At first, public notice is balm to

an artist or author ; it deludes him into the belief that he is distinguished from the crowd of nonentities. But the day soon arrives when he becomes either indifferent or supersensitive to notice. Should he be a philosopher, and never read any critique about himself, and should this become generally known, then his tormentor is annoyed beyond measure. There is no fun in flogging either a dead horse or a living philosopher of this stamp. Should he read all that is written about him, then his tormentor will gladly continue the game of detraction. No artist understood this better than poor Benjamin Haydon, who said in his Academy lecture on public criticism : ' It is no doubt pleasant to read printed praise attached to your name ; but if you live long enough, you will find your name in the papers in a form that will make you wish it out again.'

Mr. Henry Argoll's critical performances did not contribute to render him beloved in artistic circles, neither did they serve to make his brother and his brother's friends look upon him with respect, and this was

wholly owing to their entire ignorance of them. Had they known that Mr. Henry Argoll was a power, and somewhat of a Satanic power in the world of art, they would have esteemed him ; for, next to Mammon, the City man worships power, which, indeed, is another form of Mammon-worship. As the German saying runs, 'Whoever has money enough can see the devil dance.'

As Lord John Cardonald's rival, Mr. Henry Argoll had one great advantage : he got on better with Miss Solar ; but, on the other hand, he suffered from the drawback of not being in the good graces of his brother and his sister-in-law. Since his name appeared in the newspapers, Mr. Argoll had taken a greater interest in him ; and since he had added to his income by selling some pictures, he regarded him as not wholly despicable. Yet the elder brother had never forgiven the younger for not entrusting him with his small fortune, and he still deemed the career of an artist, which he had chosen to follow, in the light that a pious Methodist

would regard a brother who went on the stage.

Mrs. Argoll was not much more charitable and kindly disposed towards him than her husband. She cared as much for art, and understood it as well, as the majority of her countrywomen. Of course she went regularly to the Royal Academy, and always formed one of the crowd which pressed to see the last picture of which everybody was speaking ; her desire being to say that she had seen it. She also enjoyed, like other women of her class, meeting her acquaintances at the Academy. This constituted her appreciation of the paintings which hundreds of industrious men labour to place before a public which can tell black from white, but cannot tell good art from bad.

Moreover, Mrs. Argoll had a personal grievance in relation to her brother-in-law. Mr. Henry Argoll not only gloried in robust health, but he laughed rather irreverently when Mrs. Argoll was eulogizing the beneficent character of her pet drugs. When the elder brother groaned over one of his many

imaginary maladies, the younger was so unfeeling as to tell him to think of something else, to take more exercise or else change of air.

'I am never ill,' Mr. Henry Argoll used to say, 'why should you be? Most people fancy themselves ill to encourage the doctors.'

'But, Henry,' his brother was accustomed to reply, 'you would think differently if you could not sleep at night and had no appetite.'

'If you can't sleep, why don't you take a night-cap? A good stiff glass of grog will make anyone sleep like a top, and I cannot understand what it is not to eat and sleep well.'

'That's the difficulty. As you are always well yourself, you have no feeling for others.'

'No, indeed,' interposed Mrs. Argoll, 'Henry is perfectly unfeeling. When I suggested that Berta should take a pill the other day, he actually advised her to do nothing of the sort, and this I call most unkind.'

Such is a specimen of the talk which went on when the three met and wrangled. When Mr. Henry Argoll was absent, and he was the subject of conversation, husband and wife united in saying bitter things about him, agreeing that he was a scapegrace and a scoffer.

Miss Solar had a pleasant enough position between Lord John Cardonald and Mr. Henry Argoll. Each contributed to her happiness. When she expressed a desire for anything, each was ready to do his utmost to gratify her. One day Mr. Henry Argoll having remarked that a reception was to be given at the Sutherland Gallery, she expressed a wish to be present. As he knew that every obstacle would have been placed in his way if he proposed to take her alone, he suggested that they should all go, including Lord John who was present, and he undertook to get the necessary invitations. His brother begged to be excused, as he did not care about attending receptions or looking at pictures. Mrs. Argoll was carefully nursing a slight cold, and could

not go out at night. It was agreed, then, that the party should consist of the two gentlemen and the two young ladies.

As Miss Solar intimated before they entered the carriage that Mr. Henry Argoll must keep her company and explain the pictures to her, Lord John had to resign himself to the less welcome task of escorting Miss Tacon. By the latter, however, this arrangement was regarded as a special and most delightful dispensation of Providence. Lord John did not take any pains to conceal his vexation.

Though indisposed to talk at first, Lord John gradually became conversational, almost cordial. Miss Tacon had not attracted his notice previously; he had seldom exchanged words with her, and he was now surprised to find her so ready to converse with him, and what was better, to listen with evident pleasure to what he said. He was a fluent speaker, and he considered few things sweeter than the sound of his own voice. As they entered the gallery one of the first pictures which they saw was a sea-piece, in which a

steamer and a sailing vessel were the principal objects.

'What a fine ship!' exclaimed Miss Tacon; she added, 'how delightful it must be to sail over the sea and visit unknown countries!'

Lord John, who was ever ready to display his knowledge, replied:

'Let me tell you, Miss Tacon, that the sailing-vessel is not a ship, but a barque; and also that sailing on the ocean is not at all so pleasant as you think.'

'Why, I thought all vessels were ships!' was her natural exclamation. She continued: 'Please tell me the difference.'

Lord John did as he was requested; the result being that though Miss Tacon thanked him for his explanation, she had no clearer view about the difference between a ship and a barque at the end of his statement than at the beginning. As the conversation had turned on nautical topics, it continued in the same line. Lord John was questioned about his adventures. He had a stock story, with which he wearied his

friends, concerning a water-spout which nearly overwhelmed the gunboat of which he was commander, and this story he repeated at length to Miss Tacon, making the water-spout larger and more menacing than it had ever been before, and drawing forth from his listener exclamations of sympathy with him when in danger, and of pleasure at the good deliverance which he recorded. His feelings were thus expressed to Mrs. Argoll when he next had a chat with her.

'Dear Mrs. Argoll, your niece appears to be a most intelligent girl; she likes the sea, and that is a good sign. Most of the young ladies I have met have their hearts set on soldiers.'

Mrs. Argoll turned the conversation, not caring to encourage Lord John to think about her niece, yet being glad to hear him praise her.

Miss Tacon made the following entry in her Diary that night: 'Went to Sutherland Gallery with Mr. Henry, Berta and Lord John. Spent a delightful evening. Lord John escorted me, and told me a

wonderful story of his escape from a water-spout. He is such a dear good man, and so brave ; and he was attentive to me, but I fear he is always thinking of Berta. She won't speak about him. Perhaps she is afraid of vexing me. I am so miserable when I think she may marry him.'

Nothing worthy of record occurred at the Sutherland Gallery between Mr. Henry Argoll and Miss Solar. They spent their time examining the paintings, and Mr. Henry took pains to point out how very bad most of them were.

'You are a severe critic, Mr. Henry,' was her remark ; 'I am glad, however, that so many other people paint as badly as I do.'

'No, Miss Solar, I am not severe ; but I have a regard for truth which other critics do not possess. They privately say quite as harsh things as I do about many of the works which they praise in print. If we had better critics, we should have better artists.

'Well, then,' said she, with a smile, 'there is hope for me yet, as I have a good critic in you.'

'No flattery, Miss Solar, if you please. I detest it as much as you say you do, and you are the first woman whom I ever found objecting to it.'

Mr. Henry was sceptical about Miss Solar's aversion to compliments, and he said even harsher things than he felt about her efforts at painting in order to see whether she would not resent them, and he was rather annoyed to find his condemnation taken in good part. He grew more and more fascinated with her, without losing his senses so completely as to be blind to the imperfections of her pictures. Had he extolled them to the skies, she would have distrusted and perhaps ceased to admire him.

Lord John imagined a simple and, as he thought, an effectual scheme for putting Mr. Henry Argoll to shame. He had heard him say, one day, that he did not like the sea, and inferred that he was a bad sailor. Accordingly Lord John invited all the party to accompany him on a cruise round the Nore light, in a steam yacht which a friend had lent him, the excuse for

doing so being to see a match promoted by the Royal Thames Yacht Club. Mr. Argoll and his wife emphatically declined; both had a horror of salt water, and both were ill at ease even on board a Thames steamer. The others went, and Lord John was glad to find, on reaching the mouth of the river, that a fresh breeze was blowing, and that there were white caps in the distance. Just as the sea became rough, and as the yacht began to roll and pitch, he suggested that they should adjourn from the deck to the saloon, where luncheon was prepared. Miss Solar was an uncertain sailor; she had sometimes been quite well when crossing the Channel, and sometimes she had suffered greatly. It was with hesitation, then, that she went down below; she had not been there many minutes before declaring significantly that she must instantly go on deck. Mr. Henry Argoll followed her, and, after trying to make her comfortable in a snug corner, he went backwards and forwards with delicacies to tempt her appetite. She begged to be left alone, saying that she

would soon be better, and she also begged that he would return to the saloon. Miss Tacon ate her luncheon with zest. She had never been on the sea before, and she never felt better. As a general rule, women are either very well or very ill on the water, and it was clear in Miss Tacon's case that she was quite fitted for a home on the ocean wave. This made her the more attractive in Lord John's eyes. He was terribly vexed when he found that Mr. Henry Argoll was as good a sailor as himself.

'Why, Argoll,' he said, 'I thought you didn't like the sea. Yet you seem to enjoy yourself. How's that?'

'Oh! I have nothing to complain of except my appetite, which is so large that I may shock Miss Tacon; but I really must ask for a third helping of that cold beef. I don't care for the sea itself, as I told you. My sketches of it are the worst things I have done. I don't mind sailing over it, however, and I am really obliged to you for this treat.'

Lord John had miscalculated, as a jealous

lover frequently does. Instead of punishing his rival, he had made an exhibition of his lady-love's weakness. He cherished a sailor's contempt for a woman who is sea-sick.

When the party returned to town, Lord John Cardonald was cordially thanked by Mr. Henry Argoll and Miss Tacon for the pleasant day that they had spent in his company. Miss Solar was too honest to say that she had enjoyed herself, and too good-natured to express her regret at having accepted Lord John's invitation. She excused herself, on the plea of a headache, from appearing at dinner, and she resisted Mrs. Argoll's pressing request to take a pill before going to bed. Nobody seemed perfectly happy except Miss Tacon, for whose good graces neither of the rivals cared to contend. She assured her aunt that she had spent a charming day, and that Lord John was most kind. He overheard the pretty speech, but he was too deeply chagrined to take pleasure in it.

CHAPTER VIII.

THE DUKE OF FONTAINEBLEAU.

'We may be pretty certain that the persons of either sex whom the world treats ill, deserve entirely the treatment they get. The world is a looking-glass, and gives back to every man the reflection of his own face. Frown at it, and it will look sourly upon you; laugh at it and with it, and it is a jolly companion.'—THACKERAY.

THE Duke of Fontainebleau inherited a large fortune, a fine intellect, and a great historic name. He was an honour and a benefactor to his native land. Having merited his country's gratitude, he was sent into exile. He plays so small a part in this story that an account of his character and career would be out of place. He lived a good deal in England;

he spoke English fluently, and he was nearly as well versed in its literature as in that of the nations of antiquity and of France. The chief reason for introducing the Duke is the fact that he became acquainted with Mr. Argoll, and that the result had a marked influence over Mr. Argoll's life.

Amongst the large circle of the Duke's English acquaintance no one enjoyed more of his confidence than Sir George Durham, Bart., M.P. The owner of vast possessions, Sir George gave up much of his time, his thoughts and his money, to the construction of docks. This was his hobby, and he had enriched himself by gratifying it. One of the best arranged and lucrative docks to be found within the British Isles belonged to him. Wherever a dock has been completed, from the Thames to the Clyde, every detail of it is familiar to Sir George Durham. Now the Duke of Fontainebleau had a desire to build a dock on a part of his property in Sicily, and he was advised to obtain Sir George's advice and assistance. They met for the first time at Churchill

House, where his Royal Highness the Prince of Cymru brought them together.

Mr. Argoll had engaged in many large financial transactions along with Sir George Durham, and they were close friends. One day, in the course of conversation, Mr. Argoll said :

'Why is it, Sir George, you never ask me to meet your illustrious friend, the Duke of Fontainebleau ?'

'The truth is, Argoll, I should be delighted, but the Duke very seldom dines out now ; when I want a chat I have always to call upon him. But I will try and get him to dine with me, as he has often promised, and I shall hold out the inducement of meeting you. That will fetch him, I think.'

Mr. Argoll felt flattered, though Sir George had no intention of paying him a compliment. Mr. Argoll was still better pleased when told, a few days later, that the Duke had accepted the invitation on condition that no other City man than Mr. Argoll was asked to meet him, and that he should have as fellow-guests men who were better

known in the world of letters and art than in that of finance. 'But,' added Sir George, when telling Mr. Argoll this, 'I am hard put to it, as the season is in full swing, and it is difficult to get the people one wants at a short notice. However, I shall do my best.'

Those persons who read the account of a dinner-party at which noteworthy persons are present, enjoy perusing the list of the guests' names, and of the good things which they ate, and the fine wines which they drank. Curiosity of this kind is as harmless as it is futile. When notable persons meet each other at dinner, their chief wish is to get away as soon as possible afterwards. Neither viands nor wines taste better in the best of all company. No doubt it is satisfactory to boast of having been at the same table with a royal or an illustrious personage; but as far as enjoyment is concerned, the royal or illustrious personage frequently detracts from it. Generally he is a wet blanket. He has little to say that is worth hearing, and those who can speak well are afraid to

open their lips lest his attention should be distracted from the animal pleasure of eating and drinking.

The Duke of Fontainebleau was not only of illustrious ancestry and birth, but he was also a writer who had attained through merit a high place in the Republic of Letters. It was a pleasure for authors and artists to be in his company. He understood them ; they appreciated him. There was no trace of, nor any excuse for, patronage or superciliousness on either side. This dinner was but one out of many at which the Duke of Fontainebleau had met, and had enjoyed associating with, those who were his equals, pen in hand, and who were as competent to criticise him as he was to criticise them. They respected each other.

For a full list of the guests the reader is referred to the columns of *The Post-Boy*. A mere catalogue of names is the driest of all reading, except in the inspired hexameters of Homer. Still, a few of the more notable out of the twenty guests may be mentioned. A small number had a claim not

much inferior to that of the Duke to recognition and particular notice.

The most interesting personage, next to the guest and the host, was Sir Henry Weyborough, a middle-aged man of fortune and fashion, many years of whose well-spent life had been passed as a silent member of the House of Commons. No member ever gave better dinners than he. Parliament had been left by him to its own devices long before the time this dinner took place. He unhesitatingly avowed that, since he ceased to be a member of the House of Commons, the quality of legislation had greatly deteriorated. He considered himself to have been a pattern legislator ; it is true that he seldom spoke in the House, and that he voted for a Liberal Government with the precision of a repeating-rifle. Every member whom he invited to dinner loved him afterwards.

Sir Henry Weyborough's constituents loved him at all times, his popularity amongst them being as unbounded as his liberality. He was their terrestrial providence. He was always ready to shake the

men cordially by the hand, and to kiss their wives and babies as affectionately as if they had been akin to him. A legislative measure, which he disapproved but was powerless to prevent, disfranchised the constituency of which he had been the ornament and the pride for many years. He vowed that he would never enter Parliament for any other place. His disfranchised and disconsolate constituents recorded their unavailing regret in the form of a statue which cannot be matched in England, or even in America, where fine sites are desecrated by hideous statues. The statue represents their beloved ex-member and second father in the act of thrilling an imaginary audience with an undelivered speech. Though divorced from Parliament without being guilty of any misconduct, he did not take the less pleasure in acting as a practical philanthropist. His dinners were as frequent and as choice as in the days when he assembled his fellow-members at his table, and won their regard through the medium of his cook.

Sir Edmund Marlow, a burly knight of the

pen, represented various forms of literature, whilst a notable member of Parliament, Mr. Aberdeen, M.P., concentrated the shipping interest in his own person, being the chairman of the great India, China, and Australia Shipping Company, commonly styled the I.C.A. Baron Parkhirst, a youthful but experienced darling of society, who had been entrusted with a special mission from the Emperor of Hungary, of which the purport was a profound secret, graced the gathering with his presence. The Duke conversed affably during the evening with the Baron on his forthcoming work relating to the affinities and divergences between the Magyar and the Welsh languages, the subject being one to which the Baron had devoted many years of his life, and on which he was the greatest living authority, with the possible exception of Professor Max Müller. Truth, in the person of its only living representative, had emerged from its well for that night only, and sat at the table, and was less congenial to some of the party than the moralist would desire.

'If Mr. La Salle were only here,' said Sir George to Mr. Argoll on his arrival, 'we should have another man whom you would like to meet; but, unfortunately, another Duke has engaged him to dinner this evening. I am very sorry,' he went on to say, 'that I could not get any of the eminent poets and historians of the day to meet you and the Duke; but I have secured the presence of a great novelist, whom you will find a host in himself.'

The eminent novelist beamed upon the company through his spectacles, and seemed to appreciate his position of superiority. Mr. Witham was the only representative of the London Daily Press, which is, or is supposed to be, 'a terror to evildoers, and a praise and protection to them that do well.' He said little, being of a modest and meditative disposition; but, whenever he spoke, there was a general silence, all the guests being eager to catch the pearls of wit and wisdom which fell from his lips.

Two distinguished actors were amongst the guests, but as the dislike of publicity is

the distinguishing mark of those who charm the public on the stage, it would grieve them if their names were disclosed. Suffice it to repeat that the party numbered twenty in all, and that each person, probably, had some claim to be noticed and eulogized, or, what is still more certain, thought that he had.

Before dinner, the Duke of Fontainebleau was introduced to each of the party; or it might be more in accordance with etiquette to say that each guest was presented to him. He had met, or heard of, nearly everyone before, and had a pleasant phrase for each. It is very easy for a royal duke to gratify those whom he meets if he take the slightest pains. He has but to say, 'I am glad to see you.'

During dinner the presence of the Duke of Fontainebleau did not make any addition to the happiness of the company, whilst the company, with the exception of a few, could not do anything to entertain him. The Duke was seated at the right of the host, Mr. Argoll was on the left, and the talk of

the Duke was divided between Sir George Durham and Mr. Argoll.

It should be explained that, a few weeks before this dinner was given, Mr. Argoll had obtained the final object of his ambition. He was now contemplating enjoying life, after having gained upwards of a million of money. Enjoyment is a relative term. The sailor in the story thought it consisted in an unlimited supply of tobacco ; the rustic, in swinging all day on a gate. Mr. Argoll was not quite sure in what form he would take his pleasure, but he thought that a holiday and a trip abroad would form a good beginning. He had not made up his mind where to go or what to do. A casual remark of the Duke of Fontainebleau's determined his course, and opened up a new vista to his imagination.

The Duke of Fontainebleau had a large property in Sicily, from which he derived a considerable part of his income. Much of his land was laid out in vineyards ; the wine produced was much liked, and its sale yielded him a large profit. He found, however, that he would have to invest a great deal of capi-

tal in order to develop the property as a whole, and he had all but determined to dispose of a portion, in order to obtain the capital wherewith to develop the remainder. Having mentioned this to Sir George Durham in the course of conversation during dinner, and added that he thought the investment not only a good one, but that it would yield the purchaser a title, as well as a fair return for his money, the Duke continued :

'Now, Sir George, if you have not any work in hand which will absorb your spare cash, you might buy this property. I promise that you shall have the first chance, and the best terms.'

Sir George Durham, like other large capitalists, always protested that he had no money available.

'If I had,' he said, 'I would jump at your Royal Highness's offer. I should not mind being a Count. What do you say, Argoll ?'

Mr. Argoll, who had overheard the conversation, was greatly struck with the oppor-

tunity. He had several thousands at his command, and he had a fancy for investing them in a vineyard. A City friend who did so had obtained a very large interest on the capital sunk. Besides, it sounded well to be a Count as well as a capitalist. The result was that Mr. Argoll asked the Duke to let him have some particulars, and an appointment was made for the next day to talk the matter over.

After seeing the Duke at his hotel in Berkeley Square, Mr. Argoll returned home with the determination to go to Sicily. He would thus get a holiday, visit the Continent, and, possibly, do a good stroke of business. It was one of the conditions of his bargain with the Duke, that no money should be paid till he had seen the property and found it to his liking. The sum asked was half a million francs, or twenty thousand pounds. Now, Mr. Argoll could part with this sum without trenching on his million. The last hit which he made had left him with a sum to deal with far in excess of the coveted amount. Thus, he might become

the proprietor of a vineyard in Sicily, a Sicilian Count, and still remain a millionaire.

There was no overpowering desire in Mr. Argoll's mind to become a Sicilian landowner. Indeed, he knew nothing of the Island of Sicily, except that it was noted for a burning mountain, and its wine. What attracted him was the thought that, if he bought the property, he would have a right to the title of Count; and he knew how a title, even a foreign one, is valued in the City circles wherein he moved. All who desired to pay court to him would be careful to address him by his title, so that, though having no legal right to it in England, he would be practically as much of a Count in the City as any English peer is a Lord.

Deep in Mr. Argoll's heart of hearts lay the desire for some external distinction. He was fond of repeating, as has already been stated, that his remote ancestors were all nobles, and he doubtless did this in perfect good faith. Fables are current because they gain credence by repetition. 'The mixture of a

lie,' as Bacon wrote, 'doth ever add pleasure;' hence, perhaps, there is no drier reading than tables of statistics, which are unadulterated facts. But if Mr. Argoll could only lay claim to an indisputable title, he would be far happier than in prosing about one which was altogether nebulous. Therefore he was almost inclined to close at once with the Duke of Fontainebleau's offer, and exchange twenty thousand pounds for an estate in Sicily, and the title of Count. However, his caution was too extreme to allow him to act on impulse, and he set to work to arrange his affairs so as to enable him to be absent from business for a longer space than he had ever done since he engaged in it.

In one respect Mr. Argoll closely resembled the late Baron Lionel Rothschild. Like him, he would not tolerate any of his clerks giving an answer respecting any business matter without first obtaining his permission and advice. Even Mr. Byker, his trusted and trusty confidential clerk, had to go through the form of asking what should be done in each case. He feared

that, if he left Mr. Byker behind him, this rule would have to be relaxed. He could order the other clerks simply to do nothing except mere routine work till his return; but he could not trust Mr. Byker to display a submissive inactivity. He resolved, therefore, to take his chief clerk with him.

Having formed this resolution, Mr. Argoll said to his chief clerk :

'Byker, you must arrange to start for Sicily with me before the end of the month.'

As his habit was on all such occasions, Mr. Byker simply replied :

'Very well, sir.'

He knew by long and somewhat hard experience that Mr. Argoll could not bear contradiction, and would not respond to any inquiry, and that the best way to manage him was to assent implicitly to his wishes or commands. But, as he told his mother the same evening, his feeling on being addressed by Mr. Argoll was that his master had gone out of his mind.

Mr. Byker was born rather than made a clerk. He was an invaluable servant. He

had no ambition, and he possessed a perfect knowledge of business. It is probable that, if he had risen to be a partner, he would have proved a failure. Though the East Indian ideas and rules of caste are offensive to European minds, yet they are less irrational than may appear at first sight. At bottom they mean that the round man should be in the round hole, and the square man in the square one. The fundamental objection to them is that they stereotype humanity, and hinder change and progress; for progress, in the development of human beings, enables the man who was born to fill the round hole to adapt himself to the square one, and also to fill it with ease to himself and advantage to others.

The last thing that an ambitious but incompetent man learns, is his inadaptability to the position for which he sighs and toils, and it is generally too late that he discovers his incapacity. A member of the Bar, who, having a large practice as a stuff-gownsman and junior, thinks that he ought to aspire to something higher, takes silk only to find,

probably, that as Queen's Counsel and leader he cannot conduct a case. His power consists in following, not in leading. An army officer who can command a regiment, and even a brigade, may demonstrate his incompetence when placed in supreme command. What is true of the highest place in the social hierarchy is equally true of the lowest also, and Mr. Byker was an exemplification of this. His great merit was in recognising the fact, and contenting himself with the post of chief clerk in Mr. Argoll's office. He had been asked to become a partner, and had declined.

Mr. Byker's first words, on entering the small house at 16, Brixton Park, where his mother and he lived, were :

'Well, mother, I have some strange news for you.'

'Law, Tom!' was her startled exclamation; 'you've given me a turn. Surely you're not going to be married at last?'

'Never fear, mother; there is not much chance of my trying that game again, since Sally Tomkins jilted me.'

Interrupting him, she exclaimed :

'Yes, Tom, you were badly treated by Sally. I never liked the girl, though that's neither here nor there now. Besides, she has been well served. It is said that Jim Collins, whom she took up with and married, beats her quite dreadful, and I must say she do look as if he starved her also.'

'Let's say no more about that, mother, I hope the gossip isn't true, and, in any case, I should be sorry were Sally to suffer ; she was a good girl, though——' and rapidly changing a topic which was an unpleasant one, he went on to say : 'But you've not guessed the news ; it is that Mr. Argoll is going to Sicily soon, and says that I'm to go too.'

'What, my boy!' exclaimed his mother, who, though he was over fifty, always called him her 'boy' when she was deeply moved. 'Do you mean to leave your old mother all alone? I never expected this. I am sure I shan't get over it.'

'Now, mother, don't take on so. I don't think we shall be long away. Master said to

another clerk that he would be back in a fortnight.'

'That can't be true; nobody goes to the Indies and comes back in a fortnight. Please don't try to impose on your old mother.'

'But, mother, Sicily is not in India; it is close to Italy, and one can get there in three or four days.'

'Well, that's different; I thought you were going to the Indies, and then I should never see you again. My rheumatics have been very bad lately, and I'm sure I shan't get through the next winter.'

Mrs. Byker was upwards of seventy, and, though suffering now and then from rheumatic pains, she was very hale for her years. She did not think so, however, and she was in the habit of prophesying, when out of spirits, that she would not live many months longer. For ten years she had been convinced that her life was not worth a week's purchase, and there was no apparent reason now for her gloomy forecast being accepted by her son. He had become so accustomed to hearing that the following winter would

be her last, as to pay little heed to her prognostics.

He was an excellent son. His father had died twenty-five years before the date of this story, and he had lived with and supported his mother ever since. There was a time when he was tempted to marry; indeed, Sally Tomkins had not only consented to become his wife, but to live in the same house with his mother, who was really anxious to have her for a daughter-in-law. But, within a few days of the date fixed for the wedding, and after the necessary arrangements were completed, Sally intimated that she had changed her mind. The reason for the change was shown in her becoming the wife of Jim Collins. The blow was a severe one to Mr. Byker, who resolved that his mother should continue to keep house for him.

Mr. Byker was an efficient clerk, and had deservedly acquired his employers' entire confidence. Mr. Byker's father had been a clerk in Athelstane House before Mr. Argoll joined the firm; he died shortly before the firm ceased to carry on the business of Turkey

merchants and took to financing on a large scale. The younger Byker began his career under the new order of things, and he was familiar with all the details of making money by floating foreign loans, forming syndicates, and engaging in other combinations, whereby City men become millionaires. Mr. Byker was not ambitious, as has been said already. His income more than sufficed for his wants, and he had accumulated enough for his old age; his savings being partly invested in the funds and partly in house property in the neighbourhood where he lived. His education had been one which fitted him for his duties; after he had learnt his business, he gave much of his evening leisure to self-improvement. He had taught himself to read French with ease, and he could manage to make out the meaning of a German letter or a German newspaper; he once had spent a week out of his fortnight's annual holiday in a trip which extended as far up the Rhine as Strassburg. He went thither by way of Antwerp, and returned home by way of Paris and Boulogne. After his return it

became a tradition in Athelstane House that he could speak German and French. Mr. Argoll, who knew no language but his native one, was under the impression that his chief clerk was a first-rate linguist. Mr. Byker did not boast of his mastery over foreign tongues, but he knew enough to conceal his ignorance, and to let people suppose that his knowledge of them was extensive and profound. In taking Mr. Byker with him to Sicily, Mr Argoll fancied that he was securing the invaluable services of a faithful interpreter.

The Duke of Fontainebleau's intention of parting with a portion of his Sicilian estate was not kept a secret. The impending departure of Mr. Argoll for a holiday trip was an event of great interest in City circles. As the subject was frequently spoken about, it is not surprising that a paragraph should have appeared in the *Financial Star* to the effect that the head of the great financial house of Messrs. Argoll and Solar was about to visit Sicily for the purpose of purchasing a large tract of land there.

CHAPTER IX.

MISS SOLAR'S FIRST OFFER.

'Never marry but for love, but see that thou lovest what is lovely.'—WILLIAM PENN.

A GREAT heiress has less difficulty in obtaining an offer of marriage than in selecting a husband. The girl whose face is her only fortune is a comparative drug in the matrimonial market. The girl who has inherited much money is liable to become the prey of adventurers. Plain damsels are allowed to enjoy more single blessedness than they covet. Even the absence of good looks and youth may be counterbalanced by well-filled money-

bags. A rich woman can always find some man to marry her. The woman who is young, lovely and rich has all the marrying men at her feet.

Those who were acquainted with Miss Solar did not concern themselves as to whether she would ever be asked in marriage, but as to whom she would accept. The sons of Mr. Argoll's City friends were assiduous in their attentions to her. They posed as men of fashion, according to the custom of the younger sons of those who owe everything to the City, but who are happiest when they are out of it. These young men profess to be in their element at the West-End, being never better pleased than when they are riding in the Row, or dancing in the house of a leader of fashion. Their general ignorance is as thorough as that of the noblemen who, according to the late Lord Beaconsfield, never read books. Yet they think themselves as irresistible as a peer or a peer's son, which is a confirmation of their ignorance. The least estimable English peer still enjoys an advantage from

his rank which no City man or his son can compass with his millions.

It was not in Miss Solar's nature to despise the class to which her father belonged; she found it easier, however, to tolerate foolish or pretentious young men than to like them. Being a thorough woman, she had a weakness for well-born and well-connected men; but, possessing acuteness and talent, she liked those the best who seemed cast in the same mould as herself. Stupidity repelled her under all forms and disguises, and it was her greatest trial to find that most of the men whom she met were either actively or passively stupid, making a parade of their inanity, or else having nothing to say that any rational being would care to hear.

Though from the outset Miss Solar had done everything in her power to discourage Lord John Cardonald, he would not abandon his efforts to impress and mollify her. He was really in love for the first time in his life. He had known many women intimately, and had been greatly struck with

some; he had often spoken the language of love without feeling or really meaning what he said. His head was heated whilst his heart remained cold; his love-making had been a form of condescension, a concession on his part to feminine weakness and susceptibility. Love in the true sense means self-abandonment, and Lord John had never ceased to have his feelings and affections under perfect control.

He began the siege of Miss Solar full of confidence that he would achieve an early and easy victory. He persevered in the hope that, sooner or later—and he hoped that it would be sooner rather than later—success would be his reward. It puzzled him to understand why he should ever fail. When he began, he thought more of Miss Solar's fortune than herself. The result of his unavailing efforts was that she had become dear to him for her own sake. Her charms had conquered his heart.

Before Lord John was led captive by Miss Solar's beauty, he had foolishly boasted at one of his clubs of his power over her, and

spoken of his marriage as a mere question of time. He was a member of the Senior Carlton, and of the Service Club, and it was in the smoking-room of the latter that he was wont to speak openly of his easy and frequent triumphs over fair ladies. The members of the Senior Carlton are not given to encourage such talk. They are always thinking of preparing for political battles and sieges when they are not wailing over their ruined and distracted country. Amatory combats are beneath their notice.

Lord John did not feel at home in the Senior Carlton. He was a strong party man, and he was as anxious as any Tory to save his country by getting into office. He had once been a candidate for a seat in Parliament, and his failure had disgraced, as well as angered, his party. At the request of the party managers he stood for a purely agricultural constituency. It is true that he did not profess an acquaintance with agriculture; indeed, he said in his first speech amid applause—and he repeated the saying until his hearers were sick of hearing

it—that he knew more about ploughing the sea than the land; but, in the long-run, his ignorance proved his ruin. He gave ludicrously absurd answers to simple questions.

'What do you propose to do to benefit the agricultural labourer?' was one of them.

'Transport him at once to the Colonies,' was the ready answer, which was not bad in substance and intention, but which was most unfortunate in form.

The other side took advantage of the wording of this answer to insist that Lord John meant to revive transportation for life, and really meant to treat the poor labourers as hardened ruffians. He was nicknamed 'the Great Transporter,' and he lost the election, his opponent getting twice as many votes as himself. At the Senior Carlton he was sneered at as a blunderer, and blamed for the result; hence he seldom showed his face there, being at once indignant and ashamed.

In the Service Club he felt happy and at home, being amongst old cronies there. They all knew each other's weaknesses, and they listened with complacency to each

other's threadbare jokes and frightful, as well as hackneyed, stories. Happily, they were not all true.

Shortly after making Miss Solar's acquaintance, he had, as has already been said, intimated to his friends that he would marry her. When they greeted him in the smoking-room with the speech, 'Well, Johnnie,' for so he was familiarly called, 'how goes the wooing?' he was in the habit of replying, 'First-rate.' But, after weeks had elapsed and no day had been fixed for the wedding, he felt sore when addressed on the subject, and abruptly turned the conversation. When too late, he repented of having spoken at all and at random, and he was vexed that he had been premature and over-sanguine in his avowals. His friends could not understand, as they phrased it, 'what was the matter with Johnnie;' he had lost his gaiety as well as his heart. He grew morose in proportion as he became dispirited.

Lord John was on friendly terms with his sister-in-law, the Countess of Armadale.

Indeed, he got on better with her than with his brother. The two brothers did not often meet. The Earl of Armadale had a spinal complaint, and spent much of his time in bed, and in a Bath-chair when out of it. He took little interest in public or family affairs, having enough to do bearing his sufferings, which were often intense and exhausting. Yet he was ready to help his brother in any way within his power. He believed that his brother would not disgrace the title if he succeeded to it, and he felt sure that he would not outlive him. The Earl of Armadale believed also that, if his brother were enriched and became Earl, he might be created a peer of Great Britain.

The Earl of Armadale had a seat in the House of Lords as one of the Scottish Representative Peers, and though now disabled by infirmity from attending the House, he was none the less anxious to have the right to do so without being elected for each Parliament by his brother peers in Scotland, who voted as their leader dictated. One of his lifelong grievances had been that

no Prime Minister would recommend him to the Queen for a British Peerage. No ground was assigned for the refusal; but it was supposed, probably with reason, to be owing to his comparative poverty.

At Lord John's request the Countess of Armadale offered to present Miss Solar at Court. Being a rich and beautiful heiress, it was considered proper that she should attend the Drawing-room. The Countess declined to visit the Argoll family; she had the pride of poverty as well as of birth in overflowing measure, and there were few persons of humble rank and origin with whom she would condescend to associate.

When Miss Solar was asked whether she would like to be presented, she replied that she did not care about going by herself, but that she would be pleased to go if Mrs. Argoll and Miss Tacon kept her company.

This intimation was unexpected, and caused a dead-lock. Lord John was at his wits' end, and he did not know how to act. Miss Solar continued to send a weekly letter in German to her aunt Irma, and some extracts

from one written at this time may be translated and given in order to show what her feelings were, and why she had refused to go to the Drawing-room alone :

'DEAREST AUNT IRMA,

'My life goes on in the usual fashion; when there is no company here I go out somewhere every night. I am having far more gaiety than when I kept house for my father, and I must say that I am rather tired of it. The season will soon be over, and then I shall have a rest, which I really shall enjoy. Mr. and Mrs. Argoll are most kind, yet I wish that I had more leisure hours. My reading is getting far behind, and I have little time for painting.

'Mr. Henry Argoll continues to give me lessons ; but he will not admit that I make any progress, and I am sure I do my best to follow his instructions. I have often told him I shall give up painting altogether, and then he says that is the way of women, as they cannot persevere in anything, so I have kept at it, though not with the same spirit

as when I began. Mrs. Argoll and Ella Tacon both go into raptures over my paintings.

'One day Mr. Henry was present and heard them, and he said after they were gone, "What a pity it is women have no judgment; they are always praising or blaming something without rhyme or reason." He is not complimentary to our sex, but he is quite as severe when criticising his own. Indeed, he is one of the few men who never play the hypocrite, and I admire him for that, even though his speeches sometimes make me uncomfortable. I like Ella Tacon better every day. She is such a sweet-tempered girl, and seems so grateful for any kindness. Her aunt is sometimes out of temper with her, and Mr. Argoll, who is easily put out, gets very cross with her for no reason that I can see. I try to make up for this by insisting on her accompanying me wherever I go, and Ella enjoys going out immensely.

'I learned the other day that Ella has a great wish to go to Court. I have been asked whether I should not like to be

presented, and I have refused to go unless both Ella and Mrs. Argoll do so also. I am sure Mrs. Argoll would like it, as she has often told me she cannot understand why her husband has never arranged for some of his titled friends presenting her to the Queen. She said Mr. Argoll told her that as he had never been at a Levée, he did not see why she should go to a Drawing-room. There is some reason for this which I have not been able to find out. However, now that Lord John Cardonald has settled with his sister-in-law to present me, I suppose that the matter can be arranged; yet from what I hear there is a difficulty in the way. When I told Ella what I had said she was wild with delight, and Mrs. Argoll was even more gracious than usual. This is quite enough about a subject which is the important one in this house, and I shall now go on to narrate things which will interest you more.'

As the matters which interested aunt Irma are too trivial for repetition, there is no need for giving further extracts.

It is scarcely necessary to add that Miss Solar had her own way. Lord John pleaded with his sister-in-law till she relented and agreed to present the three ladies, on condition that she was not to have any further intercourse with Mrs. Argoll. She would neither visit nor be visited by her. The Countess disliked rich plebeians.

When Miss Solar returned from the Drawing-room she exclaimed :

'I must say I am thankful it is all over. I have never been so tired in my life.'

Mrs. Argoll was quite as tired ; but she was far better pleased, and she replied :

'Well, Berta, I cannot agree with you. The sight was beautiful, and I'm so glad to have been presented to the Queen. Didn't she look well !'

'I did not see enough of her Majesty to be able to judge,' was the reply. 'I was thinking all the time about my train ; certainly it is far pleasanter drinking tea here than struggling through a crowd and feeling so faint. Besides, the waiting in the carriage and being stared at was horrible.'

Miss Tacon said nothing. Her heart was too full for utterance. What she felt was thus expressed in her Diary: 'What a day this has been! Never have I enjoyed myself so much. Oh! it was most kind of Berta to arrange for my going to the Drawing-room with her. And Lord John was also so kind in getting the Countess to present me. My head is in a whirl still. Everything was as fine as I have ever fancied. My dress did not cost so much as Berta's, but aunt Argoll let me have the one I liked. As we went in the carriage, everybody looked as if they admired us. I cannot quite remember all that passed after we entered the Palace, I was so glad to be there; but I shall never forget how Lord John, who accompanied us, helped me into the carriage as we came away, and said as if he really meant it, "I hope you have had a pleasant day, Miss Tacon." He said nothing to Berta. I do not think he really cares for her. What a darling man he is, so kind and considerate! I shall never forget to-day.'

Poor Ella ! She little knew how annoyed Lord John was that she formed one of the party. As the three ladies and their trains filled the carriage, there was no room for him. Had two been there, he would have had a seat inside ; as it was, he followed the carriage in a hansom, and he wished Miss Tacon at the bottom of the sea. If he had kept a diary, the entry that day would have contained some language which Miss Tacon would not have considered complimentary.

A phrase casually dropped by Mr. Argoll to the effect that business might oblige him to leave London for a short time, moved Lord John to ascertain his chance of becoming Miss Solar's husband. He thought it best to speak to Mr. Argoll first. Indeed, he had taken steps for learning his position and powers as her guardian, having gone to Somerset House to read over Mr. Solar's will. He did this immediately after making Miss Solar's acquaintance.

Though Lord John had fallen so completely in love that he was all but ready to marry Miss Solar without a dowry, yet he was also

in a situation where her money would be of the utmost service to him. The joint-stock companies with which he was connected were not flourishing. As the chairman of two and the director of two, he had received so much in fees as to enable him to live in greater luxury than was possible upon his small income as a younger son, and his half-pay as a retired post-captain. Indeed, the total fees formed three fourths of his present income, and he spent his money freely. Moreover, he had incurred debts which it would require much self-denial and saving to discharge. It was his habit never to pay a bill unless compelled to do so. He knew that if his fees as a director were cut off, he would be in what he called 'a tight place,' and he feared that his companies were about to expire. A pleasant way of escape from his embarrassment would be through marriage with Miss Solar. Her money would make him as light-hearted and as happy as her love.

Mr. Argoll had always shown himself so gracious, if not subservient, to Lord John

that he was not apprehensive of a rebuff now; still, he felt doubtful whether Mr. Argoll's consent to the marriage might not be coupled with some unwelcome conditions.

The interview which Lord John sought was readily accorded. Mr. Argoll was too keen-eyed not to perceive what it implied. He spared Lord John any troublesome explanation by speaking first and to the point, taking care, however, as his manner was, to be scrupulously and almost slavishly particular in my-lording him.

'Well, Lord John,' he began as the latter entered his study, 'I think I can guess what brings your lordship here. All I ask is that you will be perfectly frank with me, and, in the first place, tell me how the companies go on.'

Lord John answered the last question at once, and with the familiarity of address which he knew to be gratifying to Mr. Argoll, who, like other City upstarts, was always pleased when peers or their sons spoke to him without any formality. 'I am sorry to say, Argoll, that all these companies are

detestable concerns'—the epithet actually used was more condemnatory than detestable, and began with the same letter : 'the torpedoes won't explode at the right time, and the patent vessels won't float at all ; I wish them at blazes.'

'That is unfortunate, Lord John ; but I hope things may not turn out so badly after all.'

'They have turned out badly enough already, as my colleagues have proposed to give up taking fees, and there is a talk of liquidation. I fear I shall be hard hit.'

'We must see what can be done ; I shall speak to some friends who understand how to manage these things, and they can at least give you good advice.'

'Thanks, Argoll ; good advice is the only cheap thing in the City, but I don't find it goes farther there than in other places. But what I want to ask you now is whether you object to my marrying Miss Solar. I think she would make me a good wife.'

'She is certainly a good match, my lord ; and if I were her father I should be glad to

have you for a son-in-law. Perhaps you know that she will have a large income when she is five-and-twenty, and that her money is under my control till then!'

Lord John knew all this, both because he had read Mr. Solar's will, and also because he had ascertained the amount of property upon which probate duty was paid; but he did not wish to appear as if he were simply a fortune-hunter, so, instead of replying to the question, he said:

'I shall be glad if you will tell me all about the conditions which are attached to her marriage. I suppose she will have some money of her own; but I am not thinking about that.'

'Some money of her own!' exclaimed Mr. Argoll, half inclined to retort, 'You are a sly fox, Lord John, only you cannot deceive me.' But, instead of saying this, he continued: 'Yes, you are quite right, my lord; but as you do not appear to care about her fortune, I shall not refer to it. My own position is, that till she is twenty-five, I have the power to let her have

what sum I think proper out of the income from her property; and that if she should marry without my consent before that age, I must distribute half of the property amongst certain specified charities.'

'You will understand, Argoll, that I should not be here now unless I wished to have your entire approval. If you object, I shan't say a word to Miss Solar.'

'I am obliged to you, Lord John, for your confidence in me, and your lordship may rely upon my doing what I can for you. As you are not thinking of money, it will be time enough to make the necessary arrangements as to her fortune when Berta has given her consent.'

'Many thanks, Argoll,' said Lord John, with emphasis; yet he did not relish Mr. Argoll's repeating that money was no object in the negotiation, and he was in doubt whether this was sarcasm, or whether Mr. Argoll really entertained some diabolical plan for letting him marry his ward, and keep control over her entire income till she was twenty-five. He thought it better,

however, not to let any trace of his feelings appear in his speech or manner, and he left Mr. Argoll with the promise to communicate with him as soon as he had arrived at an understanding with Miss Solar.

Whilst dressing for dinner, Mr. Argoll told his wife what had passed between him and Lord John Cardonald, and said:

'You must contrive, my dear, to leave Lord John and Berta together this evening. He will propose, if he have the chance. I can't quite make him out. He is not well off, yet he spoke to me as if he cared nothing about her money. I don't quite think he was in earnest; but I shall take uncommon good care that he is prevented from making ducks and drakes with Berta's fortune.'

'You are quite right, J. M.,' was his wife's reply. 'I shall try to arrange matters after dinner. Don't you think that I might give Berta a hint that you approve of the match?'

'Say nothing to her on any account. If you do she will think I have planned the

whole affair, and then she may say "No" out of that spirit of contradiction which, as you've often told me, is so natural to women.'

Mrs. Argoll was annoyed at this speech. On another occasion she would have warmly protested against the imputation upon her sex, and she might even have denied saying the words attributed to her. As it was, however, there was no time for a matrimonial squabble. Besides, Mr. Argoll always lost his temper if contradicted whilst dressing for dinner, and continued cross for the rest of the evening. Accordingly, Mrs. Argoll displayed more than her usual prudence, and held her tongue.

The only guest at the dinner-table that evening was Lord John Cardonald. He was depressed and absent. If he had not what contemporary novelists style 'a far-away look,' he certainly had a far-away manner. Mr. Argoll, on the other hand, was more cheerful and conversational than usual. He once tried to make a joke, and he was not offended when he saw that no one noticed

this unwonted effort. Mrs. Argoll was anxious and nervous. Indeed, a stranger might have supposed that she and Lord John had been quarrelling, and were meditating what to say next. Miss Solar and Miss Tacon were the only unconcerned persons of the party. Lord John sat next to Miss Solar, who rallied him upon his silence. He was awkward in his replies, being afraid to commit himself, yet anxious to be agreeable; and he felt relieved when the ladies left the room.

When the two gentlemen had joined the ladies in the drawing-room, Mr. Argoll asked Miss Tacon to play something, and as soon as she began, he suddenly remembered that he had left some important letters unwritten, and he went off to his study. Generally when he left the room, Mrs. Argoll followed him in order to learn whether he were ill, whilst Miss Tacon ceased playing, as her aunt did not encourage her to continue when her husband was absent. To-night, however, Mrs. Argoll remained seated with a piece of worsted

work in her hand by way of pretence at not being idle. Moreover, when her niece rose from the piano, she asked her to go on with her music, and said:

'Dear me, Ella, how you've improved! I have not heard you play so well before; please go on.'

She kept her niece at the piano, playing piece after piece, to her niece's great surprise.

Miss Solar had a favourite seat in the conservatory, adjoining the drawing-room. When strangers were not present, it was her custom to go there with a book as soon as Miss Tacon began to play and Mr. Argoll to sleep. When Lord John was the only visitor—neither he nor Mr. Henry Argoll being classed amongst the strangers — he commonly talked to Mr. Argoll and kept him awake, whilst Miss Solar was reading or working in the conservatory. This evening he entered it a few minutes after she had sat down and taken up the first volume of a new novel called 'Blue Grass,' one of those productions which young

ladies supply for the gratification of other young ladies who are no wiser than themselves. She had just read a few pages, and was about to lay the book aside with the exclamation, 'More rubbish! When will the Libraries select books that deserve to be read?' when Lord John stood before her and said:

'Industrious as usual, Miss Solar. When not painting you improve your mind with books. Surely you don't intend to read all these?' pointing, as he said this, to a large pile of newly-published works from the circulating library.

'I am flattered with your remark, Lord John,' was her reply; 'but if you only knew how worthless most of these books are, you would not speak about my improving my mind with them. I am looking over them to see which is the least stupid. Three or four out of the hundreds published every season are really worth reading.'

'I fear you are too particular; I find all books, especially novels, much alike, and I can always read any of them when I haven't anything better to do.'

'Happy man, Lord John! I wish I were as easily pleased as you are!'

'Do not say that, please, Miss Solar; I am really most unhappy; besides, I am as fastidious as you, but about better things than books. Indeed, I have been looking for years to find a woman who came up to my ideal, and I have only now succeeded. You know that sailors are licensed to speak bluntly, and this is my excuse for asking you at once to be my wife.'

'What!' said Miss Solar, as she rose from her seat, 'are you proposing to me?' Then, after a slight laugh, she continued: 'Really this is as absurd as anything in the silliest of these novels. Of course, you cannot be in earnest. However, as I don't like jokes of this kind, let's go and listen to Ella's playing.'

'Please spare me a few minutes' talk, Miss Solar. I am in earnest. I would not offend you for the world, and I hope you will pardon me if I have done so unintentionally; but I repeat that no other woman has realized my ideal till I saw you.'

'That is, I suppose, why you called me beautiful at first sight.'

'At any rate you have a good memory, Miss Solar, and I'm pleased that you've not forgotten my first speech, though I must now apologize for having displeased you by it.'

'You were forgiven long ago both for speaking in that way to me, and ridiculing Mrs. Argoll about her fondness for doctoring people.'

'Please forgive me again for speaking about Mrs. Argoll; I see your memory is too good.'

'No, you need not flatter me, even indirectly; I have not a good memory, but some things I try hard to forget, and this conversation will be one of them. Now let us go.'

'Do you refuse me absolutely, then?'

'Pray, Lord John, quit this subject, which is really unpleasant to me. If you insist upon a formal refusal you shall have it.'

Interrupting her in order to spare further words, he said:

'I assure you, Miss Solar, that I shall never trouble you again.'

They entered the drawing-room together. Miss Solar went and sat beside Miss Tacon at the piano; she was perfectly cool and collected, and no one could have inferred from her manner that she had had her first offer, and had rejected a suitor. Lord John asked Mrs. Argoll where her husband was. On being told that he was in his study, he said he would join him there, and quietly left the room. Mrs. Argoll was deceived by his manner. She thought that he went to tell her husband that he was engaged. She was confirmed in this supposition when Miss Solar rose, as Lord John left the room, saying that she had a headache, and wished to go to bed. Mrs. Argoll did not offer her a pill; she had given up all hope of having Miss Solar for a patient.

The conversation between Lord John and Mr. Argoll was very brief. The former said:

'I've come to say good-night, Argoll; I don't think I shall be able to call here again for some time.'

'What's the matter, my lord? surely Berta has not rejected you?'

'Both in manner and speech, she unmistakably made me understand that she would not have me. I don't understand it at all. She is the first woman on whom I have failed to make an impression. I am disappointed in her.'

'Perhaps there is some mistake,' urged Mr. Argoll, who was more anxious than ever that Lord John should marry his ward. He had several reasons for this, and he never had entertained a doubt about Miss Solar consenting. He said: 'Wait a day or two, Lord John; I will talk the matter over with Berta.'

'I would rather not,' was his reply. 'I feel certain that she will not change her mind—I saw that in her look and manner; but still I am at a loss to know why she has an evident dislike to me. Good-night, Argoll. When I next want to see you, I shall call at Athelstane House.'

Miss Tacon knocked at Miss Solar's door as she passed it on her way to her own room, and asked whether she could do anything for her. The reply was a request to

come in, and on opening the door, she saw Miss Solar seated at her writing-table.

'Do I disturb you, Berta?' said Miss Tacon, adding, 'I thought you were in bed. I hope you feel better.'

'My headache was only an excuse, Ella, to leave Mrs. Argoll, whom I saw watching me. Can you keep a secret?'

Ella immediately replied:

'Of course I can, Berta.'

Neither she nor any other woman would have given a different answer, as in that case she would have lost the pleasure of hearing the secret, and the still greater one of communicating it to some one else in the strictest confidence. Miss Solar continued, after a pause, during which Miss Tacon's curiosity was raised to the highest pitch:

'Lord John Cardonald proposed to me in the conservatory.'

It was Miss Tacon's turn to be silent; she could not find words to reply, and she seemed as if about to burst into tears.

'What's the matter?' exclaimed Miss Solar. 'You look ill; is anything wrong?'

'Nothing, Berta; only a slight spasm came over me, as often happens when I am surprised, and I am surprised at the news. I thought you did not care for him. However,' and the words cost her an effort, 'I hope you'll be very happy.'

'Yes, dear, I am happy enough, now that it's all over. I can't say I ever expected he would propose. I thought he knew better. I am glad to be spared his meaningless compliments.'

'And you've not accepted him then?' was Miss Tacon's eager inquiry.

'Accepted him, Ella! How could you suppose that! Surely you have often heard me say I couldn't endure him.'

Miss Tacon looked paler than before, and Miss Solar, fearing that she was about to faint, went and got a glass of water and handed it, saying:

'Drink it quickly; it will do you good. Perhaps I'd better ring and ask my maid to call up Mrs. Argoll. I think you want her doctoring.'

'Please don't,' said Ella in a beseeching

tone. 'I don't require my aunt's pills. I am better now. Something must have disagreed with me. So you've rejected Lord John! What will Mr. and Mrs. Argoll say? I am sure they wanted you to marry him.'

'Did they? I never thought so; but if they did, they must console Lord John. I think you had better go to bed now. I wish to finish this letter before doing so.'

Miss Tacon went off to bed in a happy frame of mind. First, she was delighted that the marriage between Lord John Cardonald and Miss Solar, which she had foreseen and dreaded, would not take place; second, that she had not disclosed her own secret. She made an entry to that effect in her Diary; but as the fact is all that is now necessary to be known, there is no need for extracting the high-flown passage in which she recorded it.

Miss Solar's letter was addressed to her aunt Irma.

'My dearest Aunt,

'This is not the regular day for writing to you; but I send you this note both by way of answer to your letter, and also because I have something curious to tell you. It is strange you should have asked me in your letter whether there was no likelihood of my marrying; I thought your question an unnecessary one, as I am perfectly happy as I am. I may now tell you, however, I might marry if I pleased, having had an offer this evening. The gentleman is the Lord John Cardonald, of whom I have often written to you, and who is not a man to my taste. Shortly after meeting him for the first time I heard him tell his neighbour at a dinner-table, loud enough for everyone to hear, that his maxim was to marry for money as well as love, and that love-matches were all very well in books, but did not pay in real life. Had I not taken a dislike to him before, that speech would have made me hate him.

'I write to tell you at once of his proposal and my rejection of him, as I

should not like the news to reach you from any other quarter, and so this matter is settled. I am as glad, however, that your servant Kätchen is going to be married as that I am not. I am sure Kätchen will make a good wife. When I told Mr. Henry Argoll that I had once found her copying a piece of poetry from the *Gartenlaube*, and that she said she copied all the pieces she liked, in order to get them by heart and repeat them during her work, he would scarcely believe me, and he said that no English servant knew any other verses than the hymns of Dr. Watts, which she might have been taught when a child. I should like to make Kätchen a present, and perhaps you will let me know what she would find most useful.—Your loving and *unengaged* [*unverlobte*] niece.

'BERTA.'

CHAPTER X.

THE ARTIST'S DILEMMA.

'Our doubts are traitors,
And make us lose the good we oft might win
By fearing to attempt.'

SHAKESPEARE.

'I'll taste the luxury of woe.'

MOORE.

TO use a vulgar but expressive phrase, Mr. Henry Argoll was in a regular fix. He had a sublime confidence in himself, and no pity for the weaknesses and imperfections of his less highly gifted fellow-men. It was instructive to hear him playing his favourite part of Sir Oracle. Few laid down the law with greater vigour and fluency. For him to err

or be guilty of any human failing seldom presented itself to his mind as a possible contingency. He was a law unto himself.

Yet Mr. Henry Argoll was a mere mortal after all. Though he could scarcely realize the fact, he was neither infallible nor impeccable. Like meaner mortals, he had fallen in love. At the outset he was unconscious of this. When unable any longer to shut his eyes to the fact, he was astounded and perturbed. For the first time in his life he hesitated how to act. The man who hesitates in certain cases is falling in love. Good resolutions are worthless whenever there is the slightest pause in giving effect to them.

The impression which Miss Solar made upon Mr. Henry Argoll when they first became acquainted was not wholly favourable. He thought her rather flighty ; he did not consider her very beautiful. Her open admiration of him as an artist was naturally pleasing to his self-love ; indeed, no artist rejects praise, though the select few like it best in moderate doses. She was lavish of

it, and, were she not evidently sincere, he might have found her superlatives repulsive. It was with real pleasure that he began to give her lessons in painting, and his enthusiasm did not grow cold when he learned that she was a most obedient and reverential, if not an apt pupil.

Mr. Henry Argoll soon perceived that painting was not Miss Solar's vocation. Her ambition was to imitate what she admired, and her utmost efforts were directed to copy the manner of the last painter whose productions had taken her fancy. Since knowing him personally her heart had been set upon striving to paint as he did. His own works had deeply impressed her ; but he had never seen any reason to question their perfection till seeing the tricks of his manner reproduced and exaggerated by Miss Solar. His critics, or enemies, as he called them, were wont to say that he dashed a brush charged with colour against a canvas, and gave a fanciful name to the result ; Miss Solar's canvases looked as if several paint-tubes had been emptied over them.

An unusual incident occurred soon after meeting Miss Solar at his brother's house. This was the sale of a painting upon which he had set a high price, and which the critics pronounced to be more than usually absurd. It was entitled *London in a Fog.* There was a consensus of opinion that the picture displayed plenty of fog, but very little London. Yet it was bought. Mr. Henry Argoll learned, upon inquiry, that the buyer was Lord John Cardonald. Why Lord John should have purchased it was incomprehensible. However, having sold his picture, Mr. Henry Argoll could afford to laugh at the critics who intimated that they were not surprised at the supply of fools having money to part with being unexhausted.

The mystery of the purchase was fathomed by accident. One morning, between breakfast and luncheon, Mr. Henry Argoll was in Miss Solar's studio, ready to give her a lesson, the day being one which he had named for the purpose. She was not there, being detained by a dressmaker who

had called to try on a new ball-dress. Having nothing else to do, he looked at the canvases which were scattered about the room. Going behind the easel, he saw a picture with a curtain before it ; he withdrew the curtain, and saw his *London in a Fog.* He instantly divined what had happened. Miss Solar had employed Lord John to obtain the picture for her. Mr. Henry Argoll began to suspect that other works by him, which had unexpectedly found purchasers, were acquired by her also. He was right in this supposition. They covered without adorning the walls of her bedroom.

Mr. Henry Argoll made this discovery with mixed feelings. He had nursed the notion that the public had suddenly grown so conscious of his artistic merits as to purchase his paintings, and it was a disappointment to find that the increased demand for them was chiefly due to an admirer who was more enthusiastic than critical. He thought of the Frenchman who made it the business of his life to expend money in buying so many pictures yearly, and whose house was found after

his death to be crammed from attic to cellar with the mediocre works of contemporary artists. He did not desire such a fate and kind of fame. Yet he could not blame Miss Solar; if he had more admirers like her, he would be the most popular artist of the day. Indeed, every artist has a kindly feeling for the person whose appreciation of his merits is practically shown by buying one of his pictures. He determined to say nothing to her on the subject. The immediate result of his discovery was to make him more captious and exacting during that day's lesson.

Miss Solar was not fiery-tempered, and she had a strong desire to please her teacher; but she could not bear the strain of his conduct that day.

'Well, Mr. Henry,' she exclaimed impatiently, 'I really cannot satisfy you, whatever I do. Surely I cannot always be blundering!'

'No, Miss Solar,' he replied, 'you now and then blunder more than I should have imagined possible. That tree is quite out of drawing; it looks like an umbrella gone mad.'

Though greatly vexed, she simply replied:

'You said when you saw it last week that I had greatly improved it, and I haven't touched it since.'

'If I said so, I must have been thinking of something else; or I cannot have looked at it carefully. Perhaps you have done enough for to-day.'

'I quite agree with you,' she remarked, in a tone which betokened the annoyance which she could no longer repress. As he did not wish to be disagreeable, and as he felt that he had gone too far, he replied in his most conciliatory manner:

'Pardon me, Miss Solar, for having spoken harshly. You know well enough that I am a rather severe critic.'

As her esteem for him was genuine and as she was convinced that he really meant kindly, even when he spoke harshly, she replied in a mollified tone:

'Probably I am too impatient to-day. Indeed, I do not feel disposed to paint, as I am too tired after last night's ball. It was nearly six when I got to bed this morning.'

Resuming his lecturing manner he said:

'Ah! going to balls and painting pictures are not amusements that can be pursued together. It is easier to dance than to draw correctly, and if you really wish to be an artist you must give more of your mind as well as your time to it.'

'Happily, I don't mean to exhibit a picture, Mr. Henry, so you will never have the pleasure of criticising me in *The Weekly Rasper*.'

'Now, Miss Solar, you are repeating what I have often told you is not fair to me; it isn't the case that I like to find fault, but what am I to do so long as people who cannot either draw or colour will exhibit their wretched failures?'

'I should leave them alone, if I were you; they don't do any harm.'

'No harm, Miss Solar! Surely you are not in earnest! Why, of all the wicked people who exist, bad artists are the worst! They are traitors to art: they deserve the lowest place in Dante's "Inferno."'

'Tell me, now, do you like being criticised?'

'I can't say I do ; but that is because the critics are such awful duffers ; they have no discrimination. I don't say my paintings are quite perfect ; but they are far better than anything these fellows can turn out.'

'Well, we needn't argue the matter, as you know far more about it than I do ; only, if I were a critic, I should always try and see how much there was to praise in a work.'

'Then you would make a mistake. Chateaubriand said something of the same sort, but that was because he was afraid of being criticised. If I were always praising pictures no one would read my critiques. By the way, your mention of Dante puts me in mind of some verses of Heine's. He was a splendid artist in words, and the most savage critic who ever wrote.'

'I have read a few of his verses, but I like his prose writings far better ; as you know, my favourite German poet is Schiller, and I don't think anyone can admire Heine and Schiller equally. But what are the verses you mean ?'

'I shall bring you the volume containing

them, and I recommend you to read it through. I am not sure that I can repeat the lines correctly, but I think they run:

'Kennſt du die Hölle des Dante nicht,
Die ſchrecklichen Terzetten?
Wen da der Dichter hineingeſperrt,
Den kann kein Gott mehr retten—

'Kein Gott, kein Heiland erlöſt ihn je
Aus dieſen ſingenden Flammen!
Nimm dich in acht, daß wir dich nicht
Zu ſolcher Hölle verdammen!'*

'I have read enough of Heine to believe that if he threatened this he could keep his word. However, as you have quoted these

* These lines may be thus rendered in prose:

'Do you not know Dante's Hell,
The terrible triple rhymes?
Whomsoever the poet imprisons therein
Is beyond help from any god—

'No god, nor Saviour can ever rescue him
Out of these singing flames.
Take care, then, lest we should
Condemn you to a like Hell.'

Heine wrote thus to let the King of Prussia, who took pleasure in the plays of Aristophanes and in sending sundry living poets to prison, understand that the living poets had it in their power to take a revenge on him which he would rue.

lines, let me tell you of a phrase written by Madame de Remusat which struck me the other day: "The habit of censure sharpens the mind rather than enlarges it." So you see what may be your fate as a critic. I wish you would paint more pictures like *London in a Fog*. That would be far better than ridiculing artists in *The Weekly Rasper*.'

Mr. Henry Argoll was at a loss for a reply. Miss Solar both flattered and annoyed him. He thought it best, in the circumstances, to say no more; and, under the pretext of an engagement, he bade her good-bye. He was half inclined to acknowledge that she had told him some wholesome truths about criticism in return for his wholesome, but rather indigestible, truths about her painting.

He did not soon forget his discovery, or this day's talk. The more he reflected, the more firmly was he of opinion that he must give up teaching Miss Solar. He found her a different pupil from what he had expected. He did not dislike her expressing and upholding opinions and views of

her own which were opposed to his. On the contrary, he was all the happier when he had opposition to encounter, when another's mind served as the flint to his steel. He always considered persons who agreed with him in all things to be unworthy of his regard. His nature, in this respect, was akin to that of Dr. Johnson, who avowed that he liked a good hater.

The appointed day for giving Miss Solar a lesson again was a week after the conversation which has been recorded. Mr. Henry Argoll then went to Palace Gardens fully determined to terminate the lessons. He had forgotten, however, to prepare a pretext beforehand. This was an oversight. A wise man would not have been guilty of such an omission; but, then, if men were uniformly wise, they would not fall in love and be rejected, or commit robberies and murders and be found out. The leaven of folly in human nature has its use and value. Life would be intolerably monotonous if everybody did what was right.

'I fear, Miss Solar, that I cannot give

you a lesson to-day,' was Mr. Henry Argoll's greeting.

'I am so sorry!' was her exclamation; and it was uttered in a tone which left no doubt that she felt what she said. She continued, 'I have taken great pains with the tree since last week; I've done it twice over, and I do hope you will like it better now.'

'The truth is, Miss Solar,' was his reply, which was spoken in a grave tone, 'I have been thinking over what we spoke about last week, and I am sure it will be better if I give up teaching you. Perhaps I am too severe a critic, as you say; and I certainly feel that I am not cut out for being a teacher. I wish I hadn't offered to give you lessons.'

'Don't think, Mr. Henry, that I am ungrateful for the trouble you have taken; it's all my fault, as I am far too stupid to profit by your teaching.' Pausing a moment, as the thought occurred to her that he might think he had given her offence, she continued: 'I hope you don't suppose I object

to your advice. After thinking over the matter of our last talk, I saw you were in the right. I don't always understand what you mean at the moment. The tree was really out of drawing, but I had worked at it so often that I did not perceive this till I had put the canvas aside for a day or two.'

How could he persevere in his resolve to give up so obedient and charming a pupil? Yet he felt it hopeless to go on as before, having convinced himself that unless a change came over Miss Solar she would not make any progress. A happy thought occurred to him.

'You've not seen the National Gallery since the pictures were re-arranged. Wouldn't it be a change to study the Old Masters there? If you approve, I should be glad to go over it with you. I should like to see it myself.'

'Then I shall be delighted to go. I so wish you would explain why Mr. Ruskin finds such fault with Claude Lorraine, and praises Turner.'

'Well, as there are plenty of Turner's paintings and some fine Claudes in the

Gallery, I shall be able to do what you desire, only you must know that I don't swear so much by Mr. Ruskin as I once did. I have never found any critic infallible.'

'Neither have I,' was Miss Solar's quick retort, her manner implying that, if he thought proper, he might make a personal application of the remark. Thus, for the time being, Mr. Henry Argoll got out of his difficulty, changing to the critic who interested his hearer from the teacher who tormented her.

She listened to his comments, some of which were very shrewd and just, and she treasured them up. Of art in the widest sense she was wholly ignorant, and she was willing to learn. Though painting in an eccentric fashion, and criticising sharply and dogmatically, yet Mr. Henry Argoll had made a serious study of art, and he was able to converse about it as one really having authority. It has already been said that he visited Italy in his younger days. What he then learned had fructified in his

mind. If his views were peculiar and his judgment often hasty, his knowledge of painters and painting was comprehensive and complete. He had several opportunities of perceiving that Miss Solar was profiting by his learning. When any art topic was discussed in his hearing and she was present, her remarks were echoes of his own. She had unwittingly assimilated his ideas and prejudices. He considered her a remarkable woman, being unconscious that what impressed him when it fell from her lips was but his own views in another form. Many women who associate with clever men give back in pretty fragments what they receive in large slices, and by doing so they get the credit of being very clever also.

But Miss Solar did more than unconsciously impress Mr. Henry Argoll with her ability; she stamped her image upon his heart; it haunted him; he could not think of anything else. One morning, after a restless night, he asked himself, 'Can I be in love?' 'Of course not,' was the natural answer, as no one makes such an admission

till the matter is beyond dispute ; and the fact that the question has been put is a proof of there being still a doubt on the subject.

Upwards of twenty years had elapsed since he was madly in love with an Italian girl, and time had not cooled the feelings with which he regarded her. He never saw her again ; had he done so, his passion might have died out. As it was, he had idealized her, and treated his attachment as a precious memory. He was happy in his dream ; he might have fled from the developed reality had he witnessed it. But the higher his appreciation of his youthful charmer, the more fastidious was he in judging other women. He brought an imaginary standard as the test by which to try a living being, and he could never satisfy his craving for an ideal which existed in his remembrance.

Miss Solar was the first girl who did not fall short of this ideal. Something in her classical features recalled the sharp-cut outlines of the Italian face which was ever before his mind's eye. He had struggled

against admitting that she was the equal of her whom he had loved and lost; but the struggle was beyond his strength. Innumerable trifling things rendered her more dear to him: she evidently prized his opinion beyond that of anyone else, and, whilst quick in contradicting others, she was always ready to accept his decision as final. Her intellect was as remarkable as her beauty, the only evidence of its imperfection being too great readiness to admit the superiority of his. No man, however critical and exacting, thinks the worse of the woman who thinks too highly of him.

When in the smoking-room of the Artists' Club one evening, he was startled to hear a stranger, who had been dining with a member, say to his entertainer:

'Johnnie has put his foot in it; the beautiful heiress won't have him.'

'I don't know Miss Solar except by sight; but I should think the man a lucky fellow who gets her for a wife. Such a face and figure I never saw since I was in Rome, and then only once.'

Mr. Henry Argoll was on tenter-hooks after hearing these words. He waited with impatience till the stranger had left, and then, addressing the entertainer, he said :

'I say, Edward, who's the "Johnnie" your friend was speaking about ?'

'Surely you ought to know,' was the reply. Edward added, 'Of course it's Lord John Cardonald. I hear he has been very hard hit.'

'Thanks, old fellow; I ought to have known this, as you say. I was thinking of some one else.'

Mr. Henry Argoll was now in a dilemma. It was clear that Miss Solar would not want offers ; it was gratifying to learn at the same time that she had rejected Lord John. Should he propose, and be rejected in turn ? Or would it be fair to make love to his brother's ward without first informing his brother ? It now occurred to him for the first time that, as Miss Solar might be an heiress, his desire to marry her would be attributed to a wish to get a rich wife. He had never thought of this before. Through-

out life he had given no heed to monetary considerations, and he had been satisfied to have enough to live upon. To be wealthy himself, or to cultivate the acquaintance of wealthy people, had no place in his plan of life. On the contrary, he had much of the artist's contempt for those who have more money than brains ; and he was also prone to forget or overlook the undoubted fact that it requires brains to get money as well as to mix colours.

He now remembered to have heard Miss Solar spoken of as an heiress. If she were one, he would shrink from marrying her, even if she were prepared to accept him. Perhaps he allowed this consideration to weigh upon his mind. He would prefer to marry her without a penny ; but to ask her to relinquish her money in order to prove that he was no fortune-hunter seemed to him not fair to her. Few other men would have tormented themselves with the dread of having a lady-love who was over-burdened with wealth ; but, then, Mr. Henry Argoll was always regarded as a strange and incom-

prehensible being. He was too chivalrous to be at his ease in an age of Mammon. He was an artistic Don Quixote.

The conclusion at which he arrived was to leave England, and carry out his long-projected plan of visiting South America with the view of finding fresh material for his brush. He contemplated reproducing on canvas the scenes and sunsets of which he had read in Humboldt's pages. He would see Miss Solar again and bid her farewell, and do so in the belief that, when he returned, she might have made some other man happy.

He called at Palace Gardens, and was shown into her studio. She was not there. A sight met his eye for which he was wholly unprepared, and which made a startling impression upon him. In a conspicuous place, and in a good light, was placed his *London in a Fog*, and on the easel lay a copy of it —a better piece of work than anything Miss Solar had yet done. His critical and captious tastes were gratified in a new fashion. That she should have taken so much pains to

copy his picture was not more flattering to his vanity than her success was agreeable to him as her teacher. Whilst intently scrutinizing the copy, the door opened, and Miss Solar entered. She said nothing, but remained standing and silent till the exclamation had issued from his lips :

'I must say that is surprising ! There is the making of an artist in the girl after all.'

'Please do not say any more, Mr. Henry,' was Miss Solar's comment ; upon which he started, turned round, and said :

'Miss Solar, I was thinking aloud. If I have unintentionally complimented you, please forgive me. I could not help it.'

'I am too happy to bear malice, Mr. Henry, and I shall never forget your first compliment ; but now let me have your criticisms again. You say they do me good, and I should not like you to give up being a philanthropist in the guise of an art critic.'

Mr. Henry Argoll was in no mood to continue in the same strain ; he could neither take nor indulge in banter ; he was

now too much absorbed in his project, and yet words failed him for the moment. Miss Solar awaited his reply with a smile; his praise had inspirited her, and she felt as if she could stand the target of his criticism with unusual equanimity.

'Well, Miss Solar, I wish I hadn't seen that picture. It renders my present task the harder.'

He paused again, as if weighing his phrases, or seeking for words; whilst her smile changed into a look of anxiety. She feared that he was about to cancel his praise, and indulge in some bitter censure. Under the influence of this supposition she hastily spoke, and said:

'Pray don't hesitate to say what you may think unpleasant. I have often thought since we last talked about painting that I had better give up trying to do anything worth looking at, and since I have studied the Old Masters with you I have been confirmed in this. I assure you that anything you say about me cannot be more severe than what I think.'

Mr. Henry Argoll seldom smiled; but, when he did, his smile had seemed the reflection of some remorseful thought, and there was no look of gladness on his features when he smiled now, and slowly said:

'I have not come to praise or criticise you, Miss Solar, but to say good-bye.'

A vague sense of some painful revelation took possession of her. She dreaded to question him, though eager to learn what was really the case, and with a full heart and eyes which seemed as if the shadow of tears lay upon them, she inquired, in tones which pierced him to the quick:

'I do hope there is nothing wrong. I am so sorry you are going away. Can I help you? If I can, please let me.'

'You cannot help me. I must go away because I love you.'

Her beseeching attitude instantly changed. She stood upright with her hands tightly clasped. She seemed to breathe with difficulty, and her face was deadly pale. As he looked he feared that he had mortally offended her, and in order to make his

peace he began to speak with an animation and earnestness which were in contrast to his ordinary manner.

'I could not help telling you what I have just said, nor can I retract it; but I really had no intention of making such an avowal when I came here to-day. I did intend to say good-bye, and nothing more. You may think me presumptuous, as I feel myself to be; only please give me credit for not meaning any harm. If you only knew how often the harsh speeches I made were merely uttered to prevent my saying the reverse, you would pity rather than blame me. I love you, although I may never see you again. I shall never cease to do so. And now it is best that I should go. Let's shake hands in token that you are not angry with me.'

He held out his right hand. She at once placed hers in it; her look had regained its sweetness, her face its colour, and her voice was soft when she simply said:

'Won't you remain, Henry?'

He stood irresolute for a few seconds;

then he suddenly kissed the hand which remained in his, and answered :

'If you wish it, Berta, I will.'

She looked an assent, which he sealed on her lips.

They sat down on the sofa, and then came a part of Mr. Henry Argoll's task which was most repugnant to him. As he began to talk, the gong sounded for luncheon, and this obliged him to compress what he had to say. He told her, of course, how he had been struck the first time he saw her. This pleasant fiction is commonly indulged in by lovers ; even the widower who is about to marry for the third time is not ashamed to aver that his intended bride is the only woman whom he has truly loved. He went on with greater correctness to state that he had an invincible aversion to marrying except for love, and to seeming to take advantage of his opportunities to marry his brother's ward. These avowals made him the more estimable in Miss Solar's eyes. She was as convinced of his unselfishness as of his devotion, and when he informed her

that he must have his brother's consent to their union, she intimated her approval. Indeed, they perfectly understood each other. She did not share his doubts as to his brother approving of the match, and she told him that he was far too gloomy and desponding in his forecast. Before they went from the studio to the dining-room, he heard from her lips these words, which made him ready to face any ordeal and to bear the worst that might befall, as far as his brother was concerned :

'Henry, you may trust me. I can wait.'

CHAPTER XI.

THE ARGOLLS IN CONCLAVE.

'What dire offence from am'rous causes springs,
What mighty contests rise from trivial things!'
POPE.

A CASUAL remark by Mrs. Argoll to the effect that her husband talked of going to Italy filled Mr. Henry Argoll with astonishment. What could his brother mean? Did he intend to take Miss Solar with him; in short, why should he now go abroad for the first time, and what was the key to his conduct? He exhausted himself in conjectures, and then he had to admit that the mystery was beyond his power to fathom.

His conclusion was, that he ought to see his brother, and have an explanation with him before his departure. Since the day that he had declined his brother's request to entrust him with his capital, and become a sleeping partner in the business carried on at Athelstane House, he had never spoken to him on business except once. He was most reluctant to do so now. He had an irrepressible fear of being misunderstood, and of being not only repulsed but maligned.

When two brothers reach middle age, without having learnt to make due allowance for each other's failings and feelings, they are fated to remain apart for ever in sympathy and spirit. As years passed away, the brothers Argoll had not grown fonder or more confiding. Each retained the early dislike to the other, yet the antipathy between them was keener on the side of the elder. Had the younger one ignominiously failed in the battle of life, and been reduced to utter misery, the elder might have given him plenty of sound but inapplicable advice, and a little needed help. He would have

kept him outside the threshold of the workhouse, in order that he might serve as the specimen of a man who had gone wrong, and a living example of fraternal love. Once only had they conversed on business, since the day when the younger declined to do what the elder wished, and then the younger asked the elder to lend him fifty pounds for a month.

'Henry,' was the answer, 'I never lend money; but if you tell me exactly how you stand, and if you are really in want of it, I shall give you the sum.'

'Thank you for nothing, Joseph,' was Henry's contemptuous reply. 'I am not in actual need of the money. I have advanced the amount to a friend, and I find my balance at the bank is lower than I supposed; but I had rather go without my dinner for a month, than receive a lecture from you, even if you handed me double the amount at the end of it. You needn't fear my troubling you again.'

This speech rankled in Mr. Argoll's mind. He actually intended complying with his

brother's request ; but he wished to do so in his own way, and he resented his brother's tirade as an unpardonable insult. Indeed, he almost persuaded himself that he had given or promised the money, and he certainly felt convinced that his brother was under an obligation for not having given him a flat refusal. Many philanthropists plume themselves upon intending to be charitable, and they take their will as an adequate substitute for their unexecuted deed. They also take effective precautions against their right hand knowing too much about the performances of the left. The left has no secrets to communicate, for it is kept in a state of masterly repose.

After Mr. Henry Argoll's name was frequently mentioned in the newspapers in a manner to arouse curiosity, his brother disliked him the more. He had made up his mind that his brother would prove a failure, if not an outcast, and he could not endure admitting that he had wrongly estimated his powers and his chances. He was mortified when notable City friends expressed their

desire to meet his brother, and treated him at his table with great deference. The man who has made his mark as an artist or a critic has a certain value even in the City. He is regarded with the unintelligent curiosity which makes people go to the Zoological Gardens. But Mr. Argoll was too deeply prejudiced even to regard his brother with the interest which he might take in a polar bear or a gorilla. He did not wish to do him an injury, but he would rather squander some of his money in charity than do him a favour.

Mr. Henry Argoll was vaguely conscious of his brother's feelings towards him; in fact, he seldom gave the matter a thought. As has been said already, he looked with disrespect upon money-makers, finding spendthrifts far pleasanter company. He was accustomed to patronize both his brother and his rich friends, and to treat them as persons who were well enough in their way, but not desirable companions.

'You know nothing about art in the City,' was a frequent saying in his mouth, and he

gave utterance to it in a tone which implied that such ignorance was almost wicked. Now, if Mr. Argoll resented any thing more than another, it was being patronized by those for whom he had an aversion. He was no match for his brother in sarcasm, and he generally evaded an encounter with him, because, when he began to reply to his brother's bitter and not very courteous remarks, he usually lost his temper, and with it the power of making a stinging retort. His most frequent utterance on such an occasion was :

'I don't know, Henry, what makes you artists speak as if you were so many King Solomons. I am sure you haven't anything to be proud of.'

Thereupon his brother used to reply :

'I am not so well acquainted with the Old Testament as you, Joseph ; but I thought that Solomon was the original millionaire, and most artists are poor men, so I cannot see the point of your remarks.'

There was nothing clever in the statement ; but it irritated Mr. Argoll beyond measure. It was most offensive to him to be

told that he was well versed in the Old Testament.

Such being the relative position of the brothers, the application which Mr. Henry had to make was really trying to his temper and his nerves. Expecting to be insulted as well as rebuffed, he prepared himself for a stormy interview.

The meeting took place in Mr. Argoll's study, a few days after that between Mr. Argoll and Lord John Cardonald. It had not been pre-arranged. His brother simply entered the room on the evening of the day that he had declared his love for Miss Solar, and at the time before dinner when he knew that he was almost sure to find his brother there. The hour was badly chosen. A man is often irritable shortly before dinner-time. On the day in question, Mr. Argoll was more than usually fretful. On getting up in the morning he had felt certain pains, which, he feared, portended a malady that, if it did not prove speedily fatal, would at all events interfere with his journey to Sicily.

Before going to Athelstane House that morning, he had taken a dose of his last favourite quack medicine, one which was warranted by the concocter to remove all pains in the loins or chest, the head or feet; but he had not felt any the better, and now he was worrying himself with the belief that his illness was serious. Being in this frame of mind, and not having recovered from the disappointment which Miss Solar's rejection of Lord John Cardonald had caused him, he was obviously unfitted to give a dispassionate attention to his brother's request. His first words to his brother after he entered the room were:

'What do you want here? I am not in a mood to talk at present. Come back another time if you have anything to say.'

'I shan't keep you long, Joseph,' was his brother's reply, as he seated himself with the air of one who had something to say, and was resolved upon saying it.

'Go on, then,' was the snappish remark, a remark which was not rendered the more amiable by the addition, 'you seem deter-

mined to trouble me at a most inconvenient time.'

'Perhaps, then, I had better be brief. I have come for your consent to marry some one in this house. You know whom I mean.'

Had his brother asked for the half, or even the whole of his fortune, he would not have been more startled. The shock made him forget his pains, if it did not wholly cure them. Being a cautious man in all business matters, and careful never to say anything which might indicate that he was taken aback, he paused before replying, and in the seconds which elapsed before he spoke, it flashed across his mind that his brother had a mind to marry his wife's niece, Ella Tacon. He had no objection to getting rid of her. However, as he wished to be sure of his ground, he thought it better to proceed on that assumption till he found himself mistaken. Hence he quietly said:

'Your request is quite unexpected; and you certainly have blurted it out in a startling fashion. But what makes you think of

marrying? Haven't you always preached that if a man does not marry before forty, he deserves to be shut up in a lunatic asylum if he does so afterwards? Besides, you are the declared enemy of unequal matches, especially in age. You told me the other day at table, when I didn't like to contradict you before my guests, that you never changed your opinions, so I cannot think you can be in earnest now.'

All this was perfectly true, and most galling to the younger brother. His failing was to vaunt about never altering his opinions, and when, as often happened, he was charged with inconsistency, he tried to reconcile contradictory utterances with the effect of convincing himself alone that he had succeeded. At present, he could not indulge in that course. He could not deny or explain away the fact that he had repeatedly proclaimed the folly of men marrying after forty, and of mating with those between whom there was a great disparity of years or social status. Almost for the first time in his life he had to admit to his brother that he had changed

his mind; and now he heartily regretted having ever uttered some hasty and ill-considered words. He prefaced his remarks with a compliment, knowing well that his brother loved flattery in any form which did not necessitate acknowledgment and immediate repayment in cash.

'Well, Joseph, there is no denying that you have a marvellous memory. I wish mine were half as good, and I must say that I cannot deny having often said something like what you have recalled. I think differently now, and that is why I am asking you for your consent to my marrying.'

Assuming that his brother desired to marry Miss Tacon, Mr. Argoll replied:

'But can you keep a wife? Haven't you also maintained that a wife was too expensive a luxury for an artist.'

'Probably I did; but when I said that I had a smaller income than I have now.'

This was the first time the younger brother had intimated to the elder that his income was greater than what he obtained from his invested capital, and Mr. Argoll was con-

firmed in his supposition that it was the poor Miss Tacon, and not the rich Miss Solar, upon whom his brother had set his heart. Accordingly he became more gracious in his manner, and, as his custom was, when the opportunity offered, he launched out into some stale and commonplace moralizing.

'I quite approve of men marrying, even at our age.'

His brother did not protest, but he inwardly winced at this remark, which implied that he was no longer young—his greatest aversion, next to bad pictures, being to be thought old. Besides, when a man contemplates marriage, especially if his years are many, he does not like to be reminded that the days of his youth have long departed.

Being quite unaware of the bitter feelings which his words had excited, Mr. Argoll continued, with his usual fluency and self-sufficiency, as follows :

'I hope when you are married, Henry, that you will settle down and begin to work

hard. You will find a wife a great responsibility and a costly luxury; and it will not do for you to idle your time away any longer when you have some one dependent upon you.'

Again his brother was on the point of protesting, but he exercised self-command and held his peace. It was one of Mr. Argoll's pet notions that no artist did anything in the shape of real work, and that an artist painted pictures by way of amusing himself and occupying his leisure. He had often said something to this effect, and whenever he did so, he had to brave an indignant explosion from his brother. He was now pleased to have the opportunity of prosing on in peace, and expressing what he knew would give annoyance. However, Mr. Henry Argoll bore the infliction of his brother's platitudes with unwonted patience and self-possession, consoling himself with the reflection that he would never again afford his brother the chance of speaking to him in a like strain.

Mr. Argoll was well pleased with himself;

he felt that he had gracefully performed an unpleasant duty, and he was on the point of declaring that he would give Miss Tacon a dowry; but he refrained in time from this piece of rash generosity. All that he said which might be taken to imply an intention to loosen his purse-strings was:

'I may tell you, Henry, you have acted so well in this affair, that I shall not forget it, and perhaps I may some day show this in a way which will be satisfactory to your future wife and yourself. However, as it is nearly time to dress for dinner, we must postpone further talk till afterwards.'

His brother was in good humour and high spirits, and replied:

'Well, Joseph, you are really a first-rate fellow after all. I have always said so to those who did not speak as kindly of you as you would like to hear. But you will find me warmer in sounding your praises. Indeed, I feel sorry now that I have sometimes been unjust to you.'

Mr. Argoll graciously accepted the apology.

'Don't say anything more about it,' he observed in a pleasant tone. 'There may have been faults on both sides. However, as we now perfectly understand each other, it is no use dwelling upon these matters.'

As Mr. Henry was on the point of leaving the room, he stopped, turned round, and remarked :

'It occurs to me, Joseph, that you had better break the news to Miss Solar, or Berta, as I may now call her. I am sure she will take it very kindly from you.'

'You mean Ella—that is, Miss Tacon, Henry. Surely love has sent your wits a wool-gathering !'

'Ella !' retorted the younger brother ; 'it is you who are in a fog. I have never spoken a dozen words to Miss Tacon in my life ; besides, as you would say, she is far too young, as well as not suited to become my wife.'

Half angry, half perplexed, Mr. Argoll exclaimed :

'There must be some misunderstanding.'

'There can be no mistake. I asked permission to marry some one in this house—

meaning your ward, of course—and you have given it with a kindness which I shall never forget.'

'What did you mean, then, by speaking about supporting a wife, if you thought to become Miss Solar's husband? Do you know how much money she will have?'

'I neither know nor care; I don't mean to marry her for her money.'

'That's all very well; but I don't believe a word of it; and let me tell you, Henry, that I shall never give my permission.'

'I may tell you in return, Joseph, that I don't intend to marry her without it whilst you are her guardian; so you have no right to reproach me with wishing to take any advantage of her or you.'

An ominous silence ensued. Both the brothers were losing their temper, and a hasty word on either side might cause an outbreak. Of the two, Mr. Argoll was the more excited; he imagined that a trap had been laid for him, and he forgot that the misunderstanding was entirely due to himself. However, having trained himself

for many years to restrain a momentary impulse, the effect of his training was now shown. He curbed his temper with a firm hand, and it was in measured, as well as cutting, accents that he said :

'Perhaps you are counting a little too soon upon Miss Solar agreeing to become your wife. She refused Lord John Cardonald the other day, and I am almost certain she has no intention of marrying at present. A girl of her age who refuses a nobleman must be difficult to please.'

'I know that she rejected Lord John, and I respect her for doing so. A younger son of a poor Scotch peer is no great catch ; besides, he is older than I am, and, if I were a girl of any sense, he is the last man I should marry.'

'Now spare your sneers at the peerage. Lord John may be the Earl of Armadale some time or other, and I should be very glad to be on an intimate footing with such a noble family. You have lived long enough to know that commoners have no chance against noblemen.'

'Yes, Joseph, I know that; but your memory is not so good as I thought it was. Surely you used to harp upon our family being one of the oldest in Europe; that we all used to be or ought to be Barons; that we had something to do with the Crusades, perhaps as camp-followers, or something of that sort!'

This was a retort for which Mr. Argoll was not prepared. He could not parry it. Like most other men in his situation, he lost his head and charged his brother with having plotted against him, and used underhand means to gain his ward's affections. He forbade him visiting the house, and curtly said:

'You shall not marry my ward with my consent.'

Henry replied:

'I have already promised not to do so without it, and you will see that I can keep my word.'

As a parting shot, Mr. Argoll shouted:

'You know, I suppose, that Miss Solar will not be independent till she is twenty-five?'

'I can wait till then, and she has told me she will wait also.'

'You can wait, can you? How old will you be seven years hence?'

With these vicious words ringing in his ears, Mr. Henry Argoll dashed out of his brother's study.

Mr. Argoll fancied himself ill when he got up that morning; he nearly had a fit before he went to bed. He ate and talked little during dinner, appearing to be pre-occupied and absorbed. This was a common mood of his. He often sat through dinner without uttering a word, and it was almost as frequently his habit to complain that there was nothing on the table fit to eat. In fact, his loss of appetite was generally laid upon the cook's shoulders when the fault was entirely his own. Even a millionaire likes to pose as a martyr when it costs him nothing but a grumble.

When the ladies rose from the table he did not follow them into the drawing-room—returning to his study and sending for his wife to join him. As soon as she came,

he gave vent to his feelings in language which made her apprehensive that his reason was leaving him. He was both violent in speech and excited in manner. He began :

'You know, my dear, that I always thought Henry a worthless fellow, whose chief delight was to make me unhappy ; but I never believed him to be so bad as he is.'

'Surely, J. M.,' she replied, in a tone which betrayed the anxiety which she felt, 'Henry is not in debt, and asking you to help him ? I like him very well, but I have always been expecting this.'

'No such luck, my dear ; if he had been head over ears in debt I should not be sorry, and I might, then, give him good advice, to which he would not listen at another time. But it is something far worse.'

'You terrify me, J. M. Has he robbed or murdered anybody ? I do hope not ; but one never knows in these days what a man will do who hasn't a wife to look after him.'

'A wife to look after him !' indignantly

exclaimed Mr. Argoll. 'What business has a beggarly artist with a wife? He has always boasted about being wedded to his art, and much good may it do him. In my opinion, artists are all humbugs, and Henry is one of the worst.'

'But what has he done that he is so wicked?'

'Why, he has had the impudence to propose to Berta, and he has actually asked me to consent to the marriage. He marry Berta, after she refused Lord John, who will be an Earl some day!'

Mrs. Argoll felt the force of this illogical reasoning, and she was relieved; but she was afraid to tell her husband that she thought his brother would make Miss Solar a good husband. Interpreting her silence as equivalent to concurring with him, he went on, in softened tones, to add:

'Fortunately, things have not gone too far yet, and I don't think he will persevere in his absurd project. Berta is too rich to be a poor artist's wife. She ought to marry a peer, and, if I can influence her,

she will certainly do so. Henry has promised that he will not marry her without my consent, and, though I think he has acted very foolishly through life, I don't suppose he will break his word. That is the best point about him.'

'Shall I say anything to Berta?' inquired Mrs. Argoll.

'No; leave her alone till I have settled what to say. What we'd better do is to arrange for her going somewhere with you, or to her aunt at Frankfort. So long as she is out of Henry's way she'll be safe enough. He won't come near this house if I can help it.'

Mrs. Argoll had no objection to offer. The season was almost over, and it would be easy and natural for Miss Solar to leave Palace Gardens.

No long time would elapse before Mr. Argoll was to start on his visit to Sicily, and thus the family circle would be broken up. He had refrained from speaking to his wife about his departure, being half afraid to do so. He dreaded a scene, even though

he was quite confident of carrying out his plans. What influenced him was the difficulty of making his wife understand the necessity for his journey. When she had gone to Westbourne, or any other seaside place, he usually joined her from Saturday to Monday. He had never left her for two weeks at a time since their marriage.

They were not an affectionate couple, or, rather, it would be more correct to say that Mr. Argoll felt no need for a wife. He cared nothing for the things in which his wife took an interest, and she was often reproaching him with neglecting her. She liked money, as all women do ; but she did not see why the acquisition of it should occupy her husband's thoughts almost exclusively, and she complained that she had not more to spend, however much he might obtain. The truth is that, as his wealth increased, Mr. Argoll became more indisposed to part with any of it. He grudged the outlay, as a rich man, which he regarded as a thing of course when he was comparatively poor.

'Well, my dear,' he said, after intimating what he meant to do about his brother, 'I may tell you now that I am going abroad for a few days, and as the house will be empty, it will be a capital opportunity for your getting the painting done which you have so often talked about.'

'What, going abroad, J. M.! I never heard of such a thing. Why can't you come with me to Westbourne? It will do you far more good.'

'Perhaps it would; but I have business which obliges me to take a trip to Sicily.'

'To Sicily? Where next, I should like to know? Surely something must be really the matter with you, J. M. Won't you take a pill? I shall go and get the box.'

'Don't trouble yourself, my dear. There's nothing wrong with me except being worried, and the doctor tells me I shall be all the better for a change. I shall not be long away, and Byker goes too; so you see it is really a matter of business, otherwise I should take you with me.'

As Mr. Argoll spoke in the tone he em-

ployed when his mind was made up, his wife felt that it was useless protesting, or trying to argue with him. She was not reconciled, however, to his going away. They had lived together on as good a footing as the majority of married couples who have begun their union on a false basis. Mr. Argoll had never forgiven his wife for not being the heiress he expected ; whilst she had found him harder and more unsympathetic than when he courted her for the sake of her fortune. Still, though there was no love lost between them, they had grown accustomed to each other.

As Mrs. Argoll grew older, she became very exacting, and, without any other reason than a foolish fancy, she was inordinately jealous of her husband. Though he entertained no other thought than how to increase his possessions, she pictured him as a gay Lothario, always looking after every woman but his wife. The more he denied that he was unduly susceptible to female charms, the firmer grew her conviction that he was imposing upon her. She felt certain

that his trip abroad was due to his desire to get away from her careful supervision.

Mrs. Argoll had a weak side, and her husband knew how to play upon it. She regarded her orphan niece with an affection which was almost maternal. She had often asked her husband to make some provision for Miss Tacon, in order that no unexpected accident might cause her to be left to the world's tender mercies, and he had promised to please her in this respect, without giving her any assurance that he had done so. He now resolved to give effect to his promise, and thus reconcile his wife to his departure. Accordingly he said to her :

'Let's change the subject, my dear, and talk of Ella for a few minutes.'

'Are you going to do anything for her, poor girl?' began Mrs. Argoll, when her husband interposed with emphasis, and without a trace of bad-humour :

'Don't be so impatient, and let me finish what I want to say. I have not told you yet that I fancied Henry came to ask my approval of his marrying Ella, and when I

found that he was thinking of Berta, when I supposed him to be speaking about Ella, I was the more annoyed. However, I shall carry out my promise, and settle ten thousand pounds upon trust for Ella, on condition that she is not to receive the income from it till she marries, or after my death. Will this please you?'

Mrs. Argoll rose from her seat and kissed her husband, saying :

'I must say, J. M., that you are the kindest of men.'

He did not return the embrace or compliment, and simply said :

'I think you'd better return to the drawing-room, my dear. But don't say a word to Ella of what I mean to do for her.'

She gave the promise, which she meant to keep, and left the room.

CHAPTER XII.

A DIRECTOR AT BAY.

'With his back to the field, and his feet to the foe.'
CAMPBELL.

LORD JOHN CARDONALD lived to curse the day upon which he had become the director of a joint-stock company. He fancied himself at home on the quarter-deck, whereas in the City he felt like a sailor on horseback or a fish out of water. All his intentions were strictly honourable. If he erred at all, it was through ignorance. His mistake consisted in undertaking duties which he could not discharge with credit to himself and profit to others. Yet he was not wholly to blame

on account of the companies with which he was connected proving failures. The shareholders who lost their money by them lost their manners and their tempers also, and harshly styled them utter swindles. The worst of them was *The Flying Fish Torpedo Company.*

There was nothing novel in the formation of the company. As a matter of course, its promoters had taken good care of their own interests, and were perfectly unconcerned about the fate of the shareholders. Innocent and trusting investors enter the City like unshorn lambs; they leave it fleeced and experienced.

Mr. Hiram B. Ogden, of the United States of America, was the ingenious inventor of the flying fish torpedo. His admiring countrymen praised it to the skies; but they were too sagacious to invest money in it. Mr. Ogden crossed the Atlantic with a sheaf of eulogistic notices in his pocket, and a working-model of the new instrument of destruction in his trunk. Judging from the model, nothing more perfect could be

devised for the annihilation of a fleet. The principle consisted in several small torpedoes issuing forth at a given moment, and shooting in the desired direction. They were named 'flying fish.' If they hit the mark, they would act as flying fiends.

Mr. Ogden had a letter of introduction to Messrs. Argoll and Solar, which he delivered immediately after reaching London. Mr. Argoll did not give him a warm reception, promising, however, to consider the subject, and give him an answer when he had done so. He commissioned a Stock Exchange friend, Mr. Damport, who professed to know something about everything, to examine the working-model and report to him about it. Mr. Damport wrote an enthusiastic report to the effect that 'The flying fish torpedo will fetch the public, and I am certain if your firm start the company, the House will go into it blindfold.' After some haggling about terms, the company was formed by Messrs. Argoll and Solar. 'The House,' that is, the Stock Exchange—was in a mood to

look with favour upon an old intoxicant or a new explosive, having a strong speculative affection for anything in the form of beer or bombshells.

As Messrs. Argoll and Solar never engaged in operations on a small scale, the capital of *The Flying Fish Torpedo Company* was fixed at half a million sterling. It was considerately arranged that the uninstructed public should see and judge whether the new torpedo were efficient and practical. A flying fish torpedo in a tub of water was on view at Athelstane House for a week before the company was advertised. Intelligent newspaper reporters examined and praised it. Before the public had an opportunity to subscribe for shares, all the shares were under-written, and the private applications were largely in excess of the number to be issued.

Mr. Ogden's terms were high, yet they were accepted without demur. He was to receive fifty thousand pounds in cash, and one hundred and fifty thousand in fully-paid

one-pound shares if the company were floated. The promoters contented themselves with fifteen thousand pounds in cash, and as many in shares, exclusive of brokerage, undertaking in return to pay all expenses up to allotment. A clause in the prospectus stated that the directors hoped and anticipated the profits would not be under fifty per cent. per annum, and they pledged themselves not to declare a smaller dividend than twenty per cent. This was interpreted by the investing public to mean that the directors counted upon paying twenty per cent. dividends, the explanation being that the investing public seldom scrutinizes the promises in a prospectus with due care till a company is on the verge of being wound up.

The floating of *The Flying Fish Torpedo Company* was a notable event in City circles. Such a Monday as that on which the list was opened has seldom been seen. The excitement was great and general. The prospectus had been advertised in Sunday's *Onlooker* and the morning papers, where it was stated that subscriptions would be re-

ceived on that day at Athelstane House between ten and four. As it was a forlorn hope to apply for shares, the applications were innumerable. By mid-day the capital had been subscribed ten times over. A yelling mob seethed before Athelstane House, each person forming part of it hoping that his application would be favourably entertained. The shares were quoted at fifty per cent. premium when the Stock Exchange opened on Monday ; before the House closed the premium had risen to one hundred and fifty per cent. 'Fishes,' as they had already been nicknamed on the Stock Exchange, were the only things in demand. The chief sellers were the brokers who acted for Mr. Hiram B. Ogden and Messrs. Argoll and Solar. Mr. Ogden was satisfied with obtaining a moderate premium for his shares, still the amount in cash which he netted altogether was the respectable sum of two hundred thousand pounds. Mr. Argoll did not order his shares to be sold till late in the day, and then they fetched one hundred

and twenty per cent. premium. What with the payment in cash, and the sum realized by selling his shares, Mr. Argoll's modest gain from *The Flying Fish Torpedo Company* was nearly forty thousand pounds. Having secured this profit, his interest in the company ended.

Lord John Cardonald, as chairman of the company, was in a position to favour his impecunious friends, and he did so with great goodwill. As they pocketed from five hundred to a thousand pounds each without risking a penny, they regarded 'Johnnie' with feelings of profound respect. They had always thought him a good fellow; now they were unanimous in saying that a better fellow than 'Johnnie' never lived. He did not apply for a share; he accepted his qualification from the promoters, which was equal to five hundred pounds, the obsolete practice of qualifying directors being then regarded as a matter of course. His salary as chairman was five hundred a-year; it was to be trebled on the company paying a dividend.

The floating of this company was attended

with much heart-burning and recrimination. When the shares in a new company rise to a premium, all unsuccessful applicants consider themselves robbed ; successful applicants entertain the like opinion when the shares fall below par. The City article of *The Morning Paper* was studded with complaints from those who had failed to secure an allotment of shares in *The Flying Fish Torpedo Company ;* these disappointed persons professed to be *bonâ-fide* investors. As a matter of fact, they were persons for the most part who had sold shares which they did not possess, in the hope that the price of these shares would fall to a discount, and that they would be able to profit accordingly. They had to fulfil their engagements by buying them at a premium, and they lost the difference which was represented by the premium. This they considered grossly unfair to them. When a man in the City fails to make money at other people's expense, he considers himself unjustly treated.

Neither Mr. Hiram B. Ogden nor Mr.

Argoll made any complaint. Both were reviled by less shrewd and fortunate men. However, they bore the vituperation with the meekness and fortitude of the Early Christians. The larger a man's balance at his banker's, the more callous is he to hard names. Super-sensitiveness and poverty are almost synonymous. Insinuate that a rich man is a scoundrel, and he will smile at your folly ; call a poor man a scoundrel, and he will bring an action for libel.

Within six months after the floating of *The Flying Fish Torpedo Company*, the shares were virtually unsalable ; they had fallen to seventy-five per cent. discount. The holders were no longer rich City speculators, but poor investors. City rats know how to leave a ship long before it is supposed to be in danger of sinking. Lord John's troubles now began. His popularity waned with the price of the shares. When the company seemed on the high-road to fortune, no one was estimated more highly than he ; it was then that he joined the boards of three other companies, which attracted investors

chiefly through the prestige of his name. The director of a successful company is highly valued as a decoy.

It is simple justice to Lord John to admit that he did his best for all the companies of which he was director. He never missed a Board meeting, and he cheerfully signed his name whenever asked.

'Is it all right?' he would say to the secretary, who would deferentially reply, 'It is all right, my lord,' and the signature was affixed.

But even had Lord John been well versed in business, he could not have done much better. The company's capital was soon sunk in establishing works for the manufacture of the flying fish torpedoes, and some experiments had been made with them on a large scale, which were regarded as very satisfactory for first attempts. It is true there was an annoying uncertainty about the action of the torpedoes; they did not explode when they were expected to do so, and they suddenly exploded at the wrong times and places. All these mishaps were explained away on the ground of inexperience in using

them. Even if they had been free from defects, they would not have fulfilled the hopes of the company. They were superseded by a new invention before they were ready to be supplied to those Governments which are prepared to expend money upon the newest machines of war.

The new torpedo was named *The Shark*, and its special merits were to make mincemeat of the flying fish torpedo, as well as blow up any ironclad. When the directors of *The Flying Fish Company* heard of this formidable rival, they communicated with Mr. Hiram B. Ogden, who was quite equal to the occasion. He produced a model of *The Sword Fish*, an improved torpedo, which was guaranteed to split and sink *The Shark*. It was clear that *The Flying Fish* had no longer any value, and that all the money sunk in making machinery for its manufacture was thrown away. As Mr. Ogden asked a high price for his last invention, it was necessary to raise fresh capital in order to comply with his terms.

A meeting of the company was held, at

which Lord John Cardonald explained that if fresh capital were not subscribed, the company must be wound up; he had to admit, with sorrow and shame, that the original torpedo, for which so much money had been given, was wholly worthless. The shareholders were suspicious and indignant. They would not listen in silence to the chairman's explanation, calling him hard names, and charging him with indefensible conduct. It was in vain that he assured them he was not responsible for *The Flying Fish* having been superseded by *The Shark* and *The Sword Fish*. They alleged that he must have neglected his duty by permitting this to occur. The most vicious and uncompromising shareholder was a man from the country who had bought one share, and paid two pounds for it. Thus he had two pounds at stake. He made a long and rambling speech, depicting the directors as a set of rascals who were enriching themselves at the expense of poor shareholders like himself.

'Where are my dividends?' he asked in a

loud voice, amidst applause, intermingled with shouts of 'That's what we want!' 'Where is the twenty per cent. you promised?' The meeting evidently sympathized with him, and when Lord John rose to reply he could scarcely get a hearing. When the uproar ceased, he said that whilst he regretted that the shareholders had not received any dividends, he thought the previous speaker had suffered but little, seeing he held one share only. The meeting ceased to feel so friendly towards the shareholder from the country. He was unabashed, however, and made a diversion by asking Lord John how many shares he held, and what he had paid for them. Lord John had to admit that the five hundred shares representing his qualification as a director had been presented to him. This confession was received with groans. Nor did he get due credit for the statement, which was perfectly true, that he had never speculated in the company's shares. Some of his colleagues had been more astute and unscrupulous. They had made enough by buying and selling shares, and improperly

using their private information, to enable them to regard the company's fate with indifference. One director sold all his shares before they fell to a discount, and thus ceased his connection with the company when he saw that the end was at hand. His name was never mentioned and he escaped censure, though he was far more blameworthy than Lord John.

The result of the meeting was the appointment of a committee of investigation, and, in the course of a few weeks, this committee presented a report which informed the shareholders that they had lost nearly all their capital, and that there was little prospect of recovering anything. A meeting was then called to determine whether the company should be wound up, or whether any arrangement could be effected for carrying on its affairs. Before this meeting was held, an event to which Lord John looked forward with a trepidation which he would not have felt had he been on the point of engaging an enemy's ship, he laid the case before Mr. Argoll, and asked for his advice.

'Do not concern yourself about the matter, Lord John,' was Mr. Argoll's consolatory reply. 'It is no fault of yours that the flying fish torpedo is utterly useless now; and as for the company being wound up, why, that is a trifle!'

'But, Argoll, I fear that my other companies are in a bad way also.'

'I think I can help you with regard to them, too, especially if there is a little money left. There are plenty of people in the City who make a good income by wrecking and then winding up companies, but they are chary about attacking or taking a company in hand when nothing is left for them to pocket. As you tell me that each of yours has not lost everything, liquidation will be a simple matter. Here is a note for Messrs. Buster and Buster; they will keep you harmless if that be possible, and if it suits their purpose, and also save you from unnecessary trouble.'

It was surprising, indeed, how little further vexation was caused to Lord John. Each of his companies went smoothly into liquida-

tion. All the appointed meetings were held. A shareholder attended each, and spoke in almost similar terms. He began by denouncing the directors ; then he sympathized with his fellow-shareholders and companions in affliction ; he hinted that, if the proper steps were taken, something would occur to benefit them, and he ended by proposing that the company should be wound up, and a liquidator appointed. His proposition was supported by another shareholder, who complimented him upon his business-like speech. A third got up and said he was so much impressed with the transparent honesty and sound sense of the first speaker that he considered him a fit and proper person to be liquidator, and hoped he would consent to act. The first speaker, who gave his name as Mr. Jones, intimated that, though he could bear his own loss, he was deeply afflicted to think how his brother-shareholders had been duped ; he added that he did not seek the office of liquidator, and that he was in the hands of the meeting ; but that, if chosen, he would do his best to

save something out of the fire for distribution amongst the ruined shareholders. The shareholders present took comfort when they heard this, and they unanimously voted that Mr. Jones should be appointed liquidator, and should receive a fee of one hundred guineas for his trouble. He was a clerk in the employment of Messrs. Buster and Buster. The other speakers were his fellow-clerks, and they all had acquired a single share in each company, in order to attend the meetings. The four companies were duly wound up; none of the shareholders received a farthing; but Messrs. Buster and Buster, who were appointed by the liquidators in each case to act as solicitors, made a considerable addition to their income.

Lord John Cardonald had escaped from the toils in which he was entangled; but he did not feel quite happy after his release. His friends and acquaintances considered that he had acted shamefully. So long as they made money by the shares in the companies with which he was connected, they

regarded 'Johnnie' as a man after their own hearts; but when they found their shares turn into waste-paper, then they denounced 'Johnnie' as a fool or a robber. He tried to soothe them by explaining how it had all happened; but, as he did not quite understand the matter himself, he could not make it clear to them. Besides, none of his explanations led to the return of their money.

In truth, Lord John was too punctilious and ignorant to be a model director. Though he would not consciously lend himself to any piece of sharp practice, yet he had unwittingly helped a few City brigands to levy black-mail upon defenceless investors. Those who knew him intimately acquitted him of guile; but the public at large looked upon him as a monster of iniquity. In the financial journals, where lavish professions of high morality are as common and frequent as in the mouth of Mr. Pecksniff, violent attacks were made upon Lord John. He was depicted as a corrupter of City morals. He was held up to public scorn as a specimen

of the young sprigs of nobility—the writers did not know Lord John's age—who impose upon innocent and confiding investors, and it was suggested that he should be prosecuted by way of example. In the same articles Messrs. Buster and Buster were named as suitable persons to take Lord John in hand, and make him feel the rigours of the law. Subscriptions were invited for the purpose of putting him in the dock on a criminal charge.

When Lord John read these articles, he again became apprehensive for the consequences. He was horrified at the story of his wickedness. He called upon the firm of solicitors, and saw Mr. Buster, the senior partner, and learned from him that the matter was a very serious as well as delicate one; that he and his partner owed their first duty to their clients; that they would bitterly regret doing anything which might prove unpleasant to Lord John ; and that nothing but professional etiquette would induce them to take any further steps. Mr. Buster was polite and ambiguous to a degree which

made Lord John at once angry and nervous, and he left the office of Messrs. Buster and Buster in a terrible state of uncertainty as to what might occur. Happily for him, sufficient funds were not forthcoming to justify Messrs. Buster and Buster in taking proceedings against him. It was their rule not to work without being well paid. Besides, they had no case, and they knew it.

It was with a feeling of intense relief and gratitude that Lord John received a private note from Mr. Buster, senior, to the effect that his firm had carefully considered the matter since his call, and had been delighted to ascertain how nobly Lord John had behaved from first to last. He added that this had been his own view from the first, and he was glad to learn how correct he had been in his forecast; but he could not deny that a different view prevailed in other quarters, and that the matter would have gone into Court unless something had happened to prevent it. What that something was Mr. Buster did not think fit to

disclose. Lord John's opinion was that Messrs. Buster and Buster had shown him great kindness, and that his escape had been a narrow one. He wrote a note of warm thanks in return for their letter, and expressed his extreme satisfaction that the management of the business had fallen into such good hands. Not to be outdone in courtesy, Messrs. Buster and Buster acknowledged the receipt of his kind note, and intimated that few things would give them greater satisfaction than to be honoured by having him as a client.

CHAPTER XIII.

TWO LOVELORN MAIDENS.

'Maidens withering on the stalk.'
WORDSWORTH.

'Still from the fount of Joy's delicious springs
Some bitter o'er the flowers its bubbling venom flings.'
BYRON.

MISS SOLAR could not marry the man upon whom her heart was set; Miss Tacon sighed in vain about a man who never had a thought for her. They were companions and confidantes in misfortune; they mingled their complaints and their sighs. Since Miss Solar told Miss Tacon of the offer which she had received, they had no secrets from each other. Each had all the consolation which could

be derived from mutual sympathy. Unhappily, the most genuine sympathy cannot cure a broken limb or a broken heart; still less can it compensate for love which is unrequited, or love which feeds upon hope.

'Oh, how I envy you, Berta! You will be so happy some day,' was Miss Tacon's oft-repeated exclamation.

Miss Solar's reply generally took this form: 'Well, Ella, I cannot say I am happy now. The day you speak of may never arrive. I really don't think there's much to choose between us.'

As a matter of fact, Miss Tacon did not think that her friend was an object of pity. She had the exaggerated opinion which those who have no money entertain respecting those who have plenty, and she could not heartily believe that a great heiress could be long or seriously miserable.

'If I only were rich,' she often said to herself, 'Lord John would then propose to me.'

She did not consider that his proposing in these circumstances would not be wholly creditable to him or complimentary to her. She knew nothing about Mr. Argoll's intention to make her independent of the sordid cares of life. Even if she had been aware that she was no longer penniless, she could not call upon Lord John to marry her. What she accounted her greatest trial was not to see him so often as she used to do. It was a delight to be in the room with him, and hear him talk, even when he did not single her out as the object of his attention. Since Miss Solar rejected him, he had not called at Palace Gardens. When he wished to see Mr. Argoll, he visited him at Athelstane House.

Mr. Henry Argoll stayed away from Palace Gardens also, and he did so greatly to the chagrin of Miss Solar. Yet they sometimes saw each other. The arrangement for their first meeting was suggested by Mr. Henry Argoll, who wrote to her as follows immediately after the interview with his brother :

'DEAREST BERTA,

'I have seen Joseph, and left him in a towering passion. Though his principles are so much better than mine, yet if a knife or pistol had been handy, I do not think I should be writing to you now. He was never very affectionate, but now I think he hates me. You are the mischief-maker, so you see it is not critics only who set people by the ears! Cannot we meet? I do not mean to call at Palace Gardens till your amiable guardian gives me leave. If Miss Tacon and you care to visit the National Gallery to-morrow after luncheon, I could give both, or one of you, a lecture on the Old Masters.

'HENRY.'

They met next day in the National Gallery. Miss Tacon understood what was expected of her, and she played her part well. In the course of the two hours during which Mr. Henry Argoll may or may not have been pointing out to Miss Solar the beauties of the Old Masters, she studied them as

intently as if they interested her, and she did so at a convenient distance from the lovers.

Nothing which is noteworthy passed between Miss Solar and Mr. Henry Argoll. She heard his story with sympathetic attention, and she expressed the opinion that her guardian was alike hard-hearted and ill-judging. She hinted that whatever might be the consequences of her marrying without her guardian's consent, she was prepared to face them. Neither she nor Mr. Henry Argoll were acquainted with the exact terms of her father's will. It had never occurred to him, as it naturally did to Lord John, to go to Somerset House and learn its tenor. She told him that she would speak to her guardian and ascertain how matters stood. He dissuaded her from saying or doing anything. Nothing would induce him, he affirmed, to break his promise to his brother, nor would he sanction any sacrifice on her part of which she might repent in calmer moments and later years. It is certain that he was Quixotic in his way, as

she was in hers. They were too romantic a couple, from a purely worldly point of view. Both of them, indeed, were ready to marry for love, yet her fortune was an obstacle instead of a stepping-stone to their marriage. Perhaps he was over-scrupulous, and neither may have been worldly-wise. But it will always remain incontestable that the wisdom of the world is foolishness to spirits of the sublimer type.

'Now, Berta,' said Mr. Argoll, when, at his request, Miss Solar came to his study to enjoy a private talk with him, 'you must not think me unkind for disapproving of your marrying Henry. He may have some good points, though I have not discovered them, and he certainly has shown great want of consideration for me.'

'I do hope,' she replied, 'that Henry has not acted wrongly towards you ; I'm sure he has a warm heart, and he has always spoken most affectionately of you.'

'That may be quite true, Berta, but a girl like you does not know much of business matters ; besides, your worthy father

trusted me implicitly as far as you are concerned, and I am sure he would say that I had acted for the best.'

'It seems very hard, Mr. Argoll, that you should treat me like a child. When I was much younger my father let me have my own way in everything. He was always kind.'

'That is quite possible; but then, Berta, you did not think of marrying in those days. It is a very serious matter, and I wish you to realize the importance of your not making a mistake.'

'But didn't you approve of my marrying Lord John Cardonald?'

'Ah! that was a different matter. He will probably be an earl one of these days, and you would get a fine position in society as his wife. We are very humble persons—at least, we are now, though, as I have often told you, my family once belonged to the oldest nobility in Europe; and, I think, you would be far happier as Lord John's wife than the wife of Henry, who is only an artist, and who paints pictures which I can't make anything of.'

'Please, Mr. Argoll, don't say anything against Henry's pictures. They are wonderful, and few people can appreciate them.'

'Then, Berta, I am not one of the few; but, as I have already told you, it would be far better to marry Lord John and buy Henry's pictures, if throwing away your money gave you any pleasure.'

'At any rate, Lord John wants to marry me for my money; whilst Henry does not know how much I may have, and he says he does not mind. He is a noble fellow.'

'I don't wish to hurt your feelings or say anything against Henry; but, if it be true that he doesn't know all about your father's will, then he is a still more unbusiness-like man than I supposed. I don't believe that Lord John is so ignorant about your expectations.'

'I quite agree with you, Mr. Argoll. There is no sentiment in Lord John which has not to do with cash; I was always convinced of that.'

'Well, Berta, it is no use arguing any longer. I shall try to do what I can to

please you, but you must give me credit for doing what I consider right. I suppose Henry has told you that he promised me not to marry you without my consent; at least, till you are beyond my control, which will be when you are twenty-five.'

'He did, and I am certain he will keep his word, and I can wait.'

'Well, then, I hope you won't find the time hang heavy on your hands.'

Having uttered this kindly sentiment, Mr. Argoll rose and told his ward that she had better go back to the drawing-room. Miss Solar went there only to say good-night to Mrs. Argoll; thence she proceeded to her own room, and wrote the following letter to her aunt:

'Dearest Aunt Irma,

'I am so wretched, that I almost wish I were dead. When I was little I used to repeat some nonsensical words, which I either read somewhere or heard from some one, and they were "*die Welt ist rund, so muss ich thränen*" [I must cry because the world

is round], and you used to laugh at me, and tell me I should have reason to cry some day, though, perhaps, the reason might not be any better. This came into my head as I sat down to write to you, and I am not sure whether you will think I have good cause for crying now. However, I may as well tell you the whole story, and then you can judge for yourself.

'I have often said in my letters to you how very kind Mr. Henry Argoll has been since I first saw him. He is very different, both from his brother and Lord John Cardonald, and quite unlike the friends of Mr. Argoll, who treat me as if I were a kind of golden calf. Before coming here I had often heard of Mr. Henry Argoll, and had admired his pictures in the Sutherland Gallery. They are quite different from those of the other artists, who seem to copy each other, whereas his are perfectly original. The critics say that he cannot draw or paint, and he is convinced that the critics who write to this effect cannot distinguish a good picture from a bad one. For a long

time he was always abused, but lately he has been sometimes praised, the reason being that he has become a critic also, and other artists are afraid of him, as he can write very unpleasant things about them. He often tells me that art critics are always most considerate towards those who know how to defend themselves. I think that he is too bitter and severe, and I have told him so; but his reply is that he cannot help writing what he thinks, and that he does not mind what others say of him. At any rate, he is not a commonplace man, and he is the only one who has never flattered me.

'It was a new sensation to be told by him, as I was the first time he looked at my pictures, that I did not know how to draw or paint. He gave me several lessons, and, though he was always finding fault, he confessed at last that I had made some progress. The oftener I saw him, the more was I convinced that he resembled the hero of my dreams. He is rather older than I am, but he does not look nearly so old as

he is ; I can scarcely believe him to be only a few years younger than my guardian, who has the look of a very old man. Making money in the City seems to be a trying kind of business, as it killed poor papa when he was quite young. Perhaps you have already guessed that Mr. Henry Argoll has asked me to be his wife. I was greatly surprised, never dreaming that he had such an intention ; but I did not hesitate about accepting him.

'Now, you will perhaps think me absurd for beginning this letter by writing that I am unhappy ; but the fact is my guardian will not consent to our marrying, and Henry —dear Henry, as I may now call him—is too proud to marry me without his brother's approval, so long as he has a right to give it. When I am twenty-five—that is seven years hence, which seems an eternity—I shall be free to do as I please. Henry is ready to wait, as I am, too, though I think it very unkind of my guardian to be opposed to the match. I have heard that Mr. Argoll is going away for some time,

and that Mrs. Argoll and dear Ella, who has her heart-troubles too, poor thing! are going to stay at Westbourne till he returns.

'I do not think that Henry has made any plans. The last time I saw him he said he might go abroad. Now, I think of paying you a visit and having a long talk over my troubles. There is no knowing but that Henry might call at Frankfort when he visits the Continent, and then I could introduce him to you. Please let me know whether you think of staying in Frankfort during the summer, and if not, where you think of going.

'Your loving but most unhappy niece,

'BERTA.'

Aunt Irma sent a short reply by return of post, in which she expressed her strong wish to see Berta and talk over her engagement, and also said that, though she contemplated going away, she would postpone her departure till Berta joined her. She added that she had despatched a short note by the same post, requesting Mr. Argoll

to consent to Berta paying her a visit. As Mr. Argoll made no objection, her niece intimated that she would join her aunt at Frankfort.

This arrangement did not suit Mrs. Argoll, who had relied upon Miss Solar keeping her company till her husband's return to England. She had grown very fond of Miss Solar, and they agreed very well, notwithstanding their having little in common. Mrs. Argoll had no liking for art or artists; she read few books, and the literature of Germany, for which Miss Solar had a strong love, was as foreign to her as that of Russia or Hindostan. She enjoyed reading the loathsome details of a horrible murder, and she had an unhealthy fondness for divorce cases. Miss Solar would not waste her time upon such repulsive trash. Mrs. Argoll was fond of fine clothes, and she spent much time and money in shopping. Miss Solar dressed very simply, and she never entered a shop unless obliged to do so, and then she hastened to make her purchases and leave it. Worst of all, from

Mrs. Argoll's point of view, was the uniform robust health with which Miss Solar was blessed; she preserved it by eschewing quackery.

There was a charm in Miss Solar's manner which made women take to her as well as men. She abounded in sympathy with her fellows, and she manifested an interest in all the things which interested them. Her own likes and dislikes never interfered with her doing her utmost to give pleasure or render a service to others; and, with the exception of swallowing one of Mrs. Argoll's pills, she would do anything to oblige her which lay in her power. A girl as beautiful as Miss Solar might be forgiven for playing the part of a goddess careless of mankind. Though a goddess in look, she was a charming human being in sentiment and conduct, being prone to indulge in the gentle charities which gladden and sweeten human intercourse.

One of Mrs. Argoll's pleasantest traits was her readiness to labour amongst the poor, and to help those who could not help

themselves. She had countless pensioners, and the hospitals and associations which dealt with sick women and children found in her a patroness whose purse was always open, and who was ready to give her personal help to further their objects.

In these beneficent works she had a willing helpmate in Miss Solar, and many an ailing infant and woman had their hard lot brightened when this beautiful girl paid a visit to the wards of the hospital where they lay, helpless and weary. She brought flowers to give them a glimpse of the world from which they were shut out, and her sweet smile, and as sweet words of comfort, seemed to the poor sufferers like a foretaste of heaven. It cannot be a matter of wonder, then, that Mrs. Argoll felt it almost as hard to be parted from Miss Solar as from her husband; and it may be added that, when Miss Solar learned how vexed Mrs. Argoll was at her going to Frankfort, she was on the point of giving up visiting her aunt Irma. In order to gratify Mrs. Argoll, she promised to shorten her visit to the Conti-

nent, and to return to England sooner than she would otherwise have done.

In the course of a talk with Miss Solar, the feelings of Mrs. Argoll with respect to her disappointment were exhibited in a manner which would have displeased her husband had he been present. Having changed her mind, she now thought her husband entirely in the wrong for objecting to a marriage between his ward and his brother. This alteration in her views was no unfrequent occurrence. Mrs. Argoll was given to agree with the last person with whom she conversed, and whilst she seldom contradicted her husband, she often said behind his back what she would not have ventured to express to him in person.

She thus intimated her altered view :

'I must say, Berta, I think you have been badly used. I did wish you to marry Lord John Cardonald. I like him, because he came to consult me about his health the last time he felt ill, and he seemed pleased to get my advice and medicine ; but, of course, if you did not care for him, you were quite

right in saying so. I really thought it would be a match. You appeared suited for each other.'

Miss Solar replied, in a tone of vexation:

'Please, Mrs. Argoll, do not harp on that subject. I don't wish to say anything for or against Lord John, nor is there any reason to do so now.'

'Well, dear, I shall not torment you about him, because I now think you will be happy with Henry. He is just the man who understands art, and that sort of thing, in which you are so wrapt up.'

'I would rather not speak about him either, Mrs. Argoll. The prospect of my marrying him is very remote, and I must try and bear my disappointment.'

'Now, Berta, if you do not mind my trying, I think I can help you. Before Mr. Argoll goes away on this foolish journey—why he has taken it into his head to go to Sicily, unless it be to vex me, I don't understand—I shall have a serious talk with him, and tell him how you feel. If he would only give his consent to your marrying when he comes

back, we might go to Westbourne with Ella, and that would be so nice.'

'Again I must beg of you, dear Mrs. Argoll, not to interfere. I think it better for my sake and Henry's not to say anything at present. I know he would not like it. Besides, I don't believe it would do any good now.'

'Well, dear, I shall not distress you by referring to the matter any more.'

Having said this, Mrs. Argoll turned the conversation into another channel. She did interfere, however, and made an appeal to her husband, which had the effect of making him very angry. Like his brother, who plumed himself upon never changing his mind, Mr. Argoll was stiff in opinion, and he was so especially in his own home. In the City he varied his opinions to suit his purpose and his purse. He seldom persisted in error when he was certain to lose money by so doing.

Mrs. Argoll could have governed her husband with ease had she possessed a little tact, but she was too impulsive and vehe-

ment alike in her affection and aversion; besides, she had a stupid longing both for having her own way, and making it clear that she had succeeded. Her husband was ready enough to do what pleased her, provided he was regarded as master. Just as he objected to any clerk giving an answer to a question without consulting him, so did he object to his wife doing anything of which he had not intimated his approval. All she had to do was to suggest whether a certain thing should not be done in a particular way, and then await his decision and accept it; the chances being that he would assent to the suggestion as his own. But if, as was her custom, she said, 'Now, J. M., I think you must do this or that,' then he invariably raised some objection to which she would not listen; a dispute followed, and the result was that he obstinately adhered to his own way, and had it.

On the present occasion, Mrs. Argoll said to her husband:

'I am sure, J. M., that you are quite wrong about Henry. He would make a

capital husband for Berta. I wish you would consent to their marrying when you come back.'

His reply was given in a tone of anger and disgust:

'I wish, my dear, that you would not mention this matter again. I thought you agreed with me that Henry has acted infamously.'

'I did nothing of the kind, J. M. I didn't contradict you when you told me what you thought; but now I feel certain that you are quite mistaken.'

'Has Berta asked you to speak to me on the subject?'

'No; she has not. Poor thing! she is bitterly disappointed, I am sure, and I really think you are treating her badly.'

'Let me tell you, for the last time, not to trouble me with your opinions about Henry and Berta. My mind is made up, and I shall do my duty.'

A man like Mr. Argoll always enjoys doing his duty when it gives pain to other people.

This was not the only result of Mrs. Argoll's well-intended but badly-managed appeal. She was so nettled at her husband's hardness of heart that she went on to upbraid him for rendering everybody miserable. He tried to soften and stop her, by saying what he had done for her niece Ella, but without effect; now that Ella was provided for—indeed, she knew that her husband had settled upon her the sum he had promised—she cared no more about that matter; and she gave her mind to acting the part of an ill-used wife. She renewed her objections to his going away, and averred that he did so simply to annoy her. He was conscious of doing nothing of the sort. He felt, however, much less disinclined to go than he had recently done. His wife's bad temper was unbearable, and he thought that his absence from home for a time would be better for them both. She was so out of humour as to care little at the moment whether he remained or went. Thus the arrangements for his departure were carried on as if there were no reason for his staying,

and the approaching break-up in the Argoll household was regarded by most of its members with a feeling of satisfaction.

Almost at the last moment, before starting for Frankfort, Miss Solar received a note from Mr. Henry Argoll, in which he told her that he was on the point of starting for South America. The unexpected news made her heart very heavy. She thought that everything and everybody conspired to render her unhappy.

CHAPTER XIV.

THE PATAGONIAN SYNDICATE.

'Get money; still get money, boy;
No matter by what means.'

BEN JONSON.

IMMEDIATELY before Mr. Argoll's departure for Sicily, some friends laid before him a scheme for making money which, in City phrase, they styled a very good thing, and they asked him to take part in it. An intelligent and impecunious native of South America, named Señor Baracallos, had arrived in London with a grand project for enriching all who shared in and forwarded it, provided the necessary capital were obtained. He had

discovered, at least he said so, that great mineral wealth existed in the little-known region of the South American continent to the north of the Straits of Magellan. Not only did these riches abound in the mainland, but there were many islands in the straits containing large deposits of valuable minerals. The inhabitants of the country were, he said, about to assert their independence, and the Republic of Patagonia would soon be added to the many republics which successfully display a travesty of popular government in South America.

Señor Baracallos had impressed and inflamed the imaginations of many moneyed men in the City, who are as easily deluded with fables as our remote and simple-minded ancestors were impressed with the tales of Sir John Mandeville, and as our children are with the tales of Fairyland. It was arranged by those persons who approved of the scheme to form a syndicate, wherewith to supply the capital necessary to make explorations in Patagonia, and to verify the statements of the sanguine Señor Baracallos. Mr. Argoll

agreed, after some persuasion, to join the syndicate, and he contributed one hundred pounds on the condition that he should receive back one thousand out of the first profits. His friends wanted his name quite as much as his money, as they knew that if they could say, 'This is a first-class affair; Argoll has joined it,' they would be certain to get others to follow Mr. Argoll's lead. Twenty thousand pounds were required; within an hour after Mr. Argoll had put down his name for one hundred, the entire amount was subscribed.

The next question to be decided was as to the persons who should form the expedition, and Mr. Argoll's advice was asked. All he knew about Patagonia was that its inhabitants were giants; he was unaware that the gigantic stature of the Patagonians is a fiction, which Commander Musters has exploded in the interesting account of his wanderings through their country. His friends were not much better informed. The theory and practice of exchanges had no mysteries for Mr. Argoll; but his knowledge

of geography, and of the innumerable facts which were familiar to Macaulay's schoolboy, was lamentably imperfect. There is more general ignorance amongst great financiers in London and Paris, Vienna and Berlin, Frankfort and New York, than amongst any other class of men which is regarded as well educated.

Mr. Argoll had a happy thought which did him credit. Lord John Cardonald was in great monetary straits, since the companies of which he was a director had ceased to supply him with fees. He had stated his case to Mr. Argoll, who now said to himself:

'Lord John is the very man to head such an expedition. He can be trusted, and I am certain that he will do his duty thoroughly.'

He wrote to Lord John, asking him to call at Athelstane House.

'Well, my lord,' was his question as soon as Lord John entered the room, 'I hope that things are going on better with you now. I heard that Buster and Buster have arranged matters.'

'I must say they have, but I am none the happier. I expect to end in the Bankruptcy Court. I thought I had plenty of money, and now I find that it will take several years' pay to clear off my debts, and how I am to live in the meantime God only knows.'

'I am very sorry to hear it. You fast young men think nothing of running into debt.'

Lord John felt flattered to be classed amongst the young men, although he would gladly have acknowledged being middle-aged if by so doing he could have wiped out his liabilities. Mr. Argoll continued, in the style and tone of a Sunday-school teacher:

'I consider it wrong, my lord, to incur liabilities which cannot be met. I have made it a rule throughout my life never to owe anything, and I wish that young swells like you would take a lesson from an old fogey like myself. However, I suppose it's no use preaching now. Are you inclined to do anything?'

'Of course I shall only be too happy to

do anything which will bring me in money ; but no more directorships, if you please. I've had more than enough of them. I would rather go to sea again, or take a long turn on the treadmill.'

'So you wouldn't object to leave London for a time ?'

'Object ! why, I should think not ! I have been thinking of taking a trip to Scotland. I believe there is a sanctuary in Edinburgh, near Holyrood Palace, where no creditor can touch a debtor. I have a great mind to go and live there. But the infernal Radicals may have abolished such a place of refuge for gentlemen in difficulties.'

Mr. Argoll was unaware that an Alsatia, such as Sir Walter Scott has depicted in *The Fortunes of Nigel*, but less vulgar and rowdy, existed till recently in the Scottish capital, nor did he like the notion of a gentleman taking refuge in such a place from his creditors.

Not to display his ignorance or his squeamishness, he diverted the conversation by saying :

'I have heard of something which may

possibly suit you, my lord ; some friends of mine are planning an expedition to South America, and they wish a gentleman of experience like yourself to head it.'

Lord John's reminiscences of South America were confined to a short stay at Rio de Janeiro, a city which he found greatly to his taste, and he cherished tender feelings towards many South American beauties whose acquaintance he had enjoyed when there. To revisit that place, or one resembling it, would please him above all things, so he replied :

'If you wish me to go back to the more civilized part of South America, I am at your service. Only you must make it worth my while ; I can't afford to go for love.'

'There is no love in the case, my lord ; we never think of such a thing in business matters. If you go you will be well paid—at the rate of, say, a thousand a year and your expenses. Besides, you may have half your salary in advance.'

'The offer is certainly tempting. When do you wish me to start ?'

'At once; the business cannot be concluded too soon; the sooner you start the better.'

'All right; I am quite as willing as the late Sir Charles Napier to go off at a moment's notice, though I want more luggage than he did, which was a collar and a tooth-brush.'

'You can have at least a week to prepare; besides, you are not going alone. You must look out for some artist to accompany you. My friends want sketches made of the country, as well as a report on it which you can write. I need scarcely add that what my friends desire above all things is a faithful statement of facts.'

'They shall have it as far as I am concerned. We old naval officers are not likely to draw up fanciful reports of what we have seen, and we make a point of looking at everything with our own eyes. Our training taught us that. But you have not said where you wish me to go. South America is a pretty big place.'

'I understand that you are wanted to explore and report upon the country to the

north of the Straits of Magellan. Have you ever been there?'

'Yes, I've sailed through the Straits, and I must say that a more God-forsaken country than the land on either side I never saw.'

'We are told that there are rich deposits of minerals on the mainland, and quite as valuable deposits of nitrate of soda on some of the islands. Your mission will be to find out how far this is true, and bring back the information which you collect.'

'I hope I am not going on a fool's errand. I don't believe there is anything in that part of the country worth having; and as for the natives, they are the most repulsive beings I ever set eyes upon.'

'You can begin making preparations, my lord, and I shall tell my friends that you will go. We shall have an agreement prepared for you to sign. I must have everything settled before I start for Sicily.'

The proposition to send Lord John Cardonald pleased the members of the syndicate, and they thanked Mr. Argoll for having persuaded him to go. A friend of Lord

John's, to whom he mentioned the matter the same evening, told Mr. Henry Argoll of it an hour or two afterwards. The latter was struck with the news. It at once occurred to him that nothing would suit him better than to join the expedition. He had long wished to visit that out-of-the-way region of the earth, and sketch or paint its wonders. He did not like Lord John when he was a rival for Miss Solar's affections, but now he had no personal objection to him; indeed, he had heard his praises sounded by those who had served with and under him.

He called the following day at the Service Club, of which Lord John was a member, and was so fortunate as to find him there engaged in playing pool, at which he was an expert, and from which he sometimes brought away enough wherewith to pay for his dinner. Lord John relinquished the game to see him, and he at once stated what had caused him to call at the Club.

'My good fellow, you are the very man I most wanted to see,' was Lord John's warm greeting; 'come and let's talk this matter

over. Perhaps you can introduce me to some of your artist friends. I can sketch a little, but those City people will want something better for their money than anything in that way I can bring home.'

'Perhaps I may tell you at once, Lord John, that I am your man, if you will have me. I think I can draw and paint well enough to please these City folks, who, between ourselves, know no more of art than a cat; besides, I have long wished to visit South America.'

'I suppose you are prepared to rough it?'

'Of course I am; I am as sick of what is called civilization as Rousseau pretended to be, and I wish to see the children of Nature at home.'

'Now, take my advice, and don't expect too much. The Indians are picturesque enough to please you artists, but their smell! why, it's something dreadful!'

'I am ready to judge for myself, so that's settled. I can start whenever you are ready. I shall go off and order a portable sketching apparatus.'

The pair parted better friends than they had ever been. Lord John wrote a note to Mr. Argoll, saying that he could leave for Patagonia within a few days, and that he had engaged an excellent artist to accompany him; but he did not mention his name.

No one was better satisfied than Señor Baracallos when the arrangements for the expedition were completed.

He was both greatly surprised and pleased at his success, never having expected to achieve so easy a victory over the hard-headed financiers of England. It is true that his stories were plausible; but they had the greater merit of exciting cupidity. In one respect he resembled Captain John Smith, the Father of Virginia. The adventures of John Smith were incredible; his discoveries were marvellous. Yet no one regarded them critically till Fuller wrote a notice of him, wherein he said: 'It soundeth much to the diminution of his deeds that he alone is the herald to publish and proclaim them.' Señor Baracallos was his own herald. Happily for him,

there was no person in the City who submitted his allegations to minute criticism.

He had now to perform the part of the agreement which consisted in communicating all the information as to localities that he possessed. He had to hand over a map on which the various spots were marked where mineral riches were to be found on the mainland, and on which the islands were indicated, where beds of nitrate of soda had been discovered. He had plenty of valuable specimens wherewith to dazzle the eyes of Mr. Argoll and his associates. If these specimens actually represented existing mines, then Patagonia had silver deposits as rich as those of Mexico, gold veins as rich as El Callao in Venezuela, diamond deposits as rich as those of South Africa and Brazil.

The members of the Syndicate felt confident that, if only one of the properties turned out as well as they hoped, they would be enriched to their heart's content. They may be considered over-sanguine and wanting in caution, yet they were not more credulous than those who were ready to embark

their capital in the diamond fields of Arizona, and the tin mines of Dakota. Tell a cautious City man that he will get five per cent. for his money in a foreign and unknown land, and he will refuse to invest it there ; but tell him that the return will be forty or fifty per cent. and he will eagerly part with it.

Señor Baracallos was very careful about bargaining that, if Lord John's report proved favourable, and if a company were floated on the strength of it, he should be paid a large sum. This showed his good faith ; at least some persons thought so. But he could await an unfavourable report with composure, as he insisted upon a sum of ten thousand pounds being paid in cash for the information which he had given. The remaining ten thousand pounds, being the other half of the sum subscribed by the Syndicate, were to be devoted to defraying the expenses of the expedition, and to making preliminary payments on the spot to the possessors of the valuable properties. Lord John, as has been said already, was paid a thousand pounds and his expenses ; Mr. Henry Argoll

was to receive five hundred pounds and his expenses, and both were perfectly satisfied with the terms. They were accompanied by Mr. Pendragon, a Cornishman, who professed to know all about mines and mining, and who was to help them with technical knowledge. His fee was seven hundred pounds. A Cornish miner works for a pittance at home ; when he goes abroad to inspect a mining property, he expects to be highly paid for his labour.

Mr. Henry Argoll had met, and said goodbye to Miss Solar before he was offered the mission to Patagonia. He had all but arranged to take a trip to the Continent, and he had promised, in the event of visiting the Black Forest with a view to sketching, that he would stop at Frankfort on the way. She told him that she was anxious he should see her aunt Irma, and that her aunt would like to make his acquaintance. He did not object. It was on the eve of her departure for Frankfort that she received the note from him to which reference has already been made. It ran thus :

'Dearest Berta,

'My plans are suddenly changed. You know how often I have talked of going to South America, and bringing back pictures of Nature on a grander scale than is to be seen in our part of the globe, and you more than once told me you wished I should do so. An unexpected opportunity has occurred. My brother has some scheme on foot for making a second fortune in Patagonia, and he has asked Lord John to go out to make inquiries for him there. Lord John wishes me to accompany him as an artist, and, what is better, the journey will not cost me anything, as some City people have taken it into their heads to pay all the expenses, and to give me something handsome besides. I have agreed to go, and we start next week. I am really sorry to go so far away from you, but I do not think my worthy brother, your esteemed guardian, will cry bitterly when he hears that I am going. Perhaps he would not mourn long if I never came back. But I shall do so, were it only to spite him and please you. Whenever I can I shall

write. I hope to be able to receive letters from you. As soon as I know an address to which to write, I shall let you know, and I hope that you will send me a letter now and then. God bless you, darling, and do not forget your own

'HENRY.'

Miss Solar's reply was still shorter than Mr. Henry Argoll's note:

'MY DEAREST HENRY,

'I cannot tell you how vexed I am to get your note. I do not know how to answer it. I really wish you would give up the dreadful expedition. What is the use of it? You can find plenty of good subjects for sketching in the Black Forest. I never thought you were in earnest when you used to talk about painting the scenery of South America; and I am sure I bitterly regret ever encouraging you in such a mad project. However, I suppose it is no use expecting you to alter your plans now. Only do take care of yourself for my sake, and do

write often, and please do not marry a savage woman. I sincerely hope you will not forget your disconsolate

'BERTA.

'P.S.—I wish there were no money or guardians in the world; then you would not go to Patagonia, and I should be as happy as the day is long.—B.'

Miss Solar left Palace Gardens in a more downcast mood than it had been her lot to experience since her father's death. It is true she no longer felt alone in the world and uncared for. She had been happier there than she ever expected to be. The desire of her heart had been gratified in finding some one whom she could love with her whole soul. Moreover, she had found kind friends in Mr. and Mrs. Argoll. They had laboured to please her in all things, and if Mr. Argoll had not approved of her marrying his brother, this was the only bitter drop in the cup which had been so pleasant. In Miss Tacon she discovered a friend only less dear than her lover.

Much as Miss Solar bemoaned her lot, her feelings were far less acute than those of Miss Tacon, to whom she told the purport of Mr. Henry Argoll's note. That he should go to Patagonia or to the world's end, gave her no concern; but that Lord Cardonald should venture his precious life amongst savages, whom she fancied to be bloodthirsty cannibals, was a dreadful thought.

'Poor Lord John!' she exclaimed on hearing the news; 'what a shame to let him go there! He will never come back. I shall never see him again.' She was inconsolable.

Miss Solar tried hard to comfort her, although she, too, regarded the expedition as foolhardy and dangerous.

'Don't give way so, Ella,' she said; 'they will all return well, and soon. Nobody is devoured by cannibals nowadays, and there are no theatres to go on fire in Patagonia. There is far more risk in going to the theatre here than in going to South America.'

'It's all very well for you to speak in that way, Berta,' was Miss Tacon's reply. 'You

are engaged to Mr. Henry Argoll, and he will be sure to come back ; he will take care of himself for your sake, whilst poor Lord John has no one to care for, and he will run risks and be killed. He is such a good and brave fellow.'

It is possible that Miss Tacon's high opinion of Lord John was well founded ; but it is certain that her conception of him differed in many respects from the reality. She had created an image of him which was more flattering than correct. As a matter of fact, he had many failings ; in her eyes he was the type of manly beauty and the soul of chivalry. She put the best and kindest interpretation upon all his actions. One thing only would have lessened her admiration for him, and that would have been his marrying another. Happily for her peace of mind, he had been rejected by Miss Solar. She was quite positive that Miss Solar would not have made him a good wife. So long as he remained unmarried, the crowning of her hopes was always possible, and she sedulously cherished the expectation that the day might

come when she would be permitted to make him happy. As it was, the mere sight of him at intervals gave her, as has been said already, no small gratification.

But as all hope of soon seeing Lord John again was now removed, Miss Tacon was deeply grieved. She had imagined every possible contingency save the one which was about to occur. Lord John's long journey to an almost unknown land seemed to her as only less terrible than his death. And that he would surely die appeared to her inevitable. In any case, he might be smitten with a dreadful illness, and return home crippled and infirm. Miss Solar did her utmost to reason with Miss Tacon and cheer her up; but she failed to divert the current of her gloomy thoughts. Both the girls were miserable, and little could be done in the circumstances to restore their vanished happiness. Their parting was embittered by their situation. But Miss Tacon thought her case the worse of the two. She envied Miss Solar for having the solace of a complete change of scene.

'Oh, if I were only going abroad, Berta,' she exclaimed, 'I should not so much mind the bad news! You have nearly everything you can desire.'

'Well, Ella, I should be delighted if we could go together, but you know that cannot be arranged now. You must come with me to Frankfort some other time. Don't think, however, that I am really so much to be envied as you suppose.'

Yet there was some sense in Miss Tacon's considering Miss Solar's lot the preferable one. The journey to Frankfort did divert her thoughts, and the meeting with aunt Irma again was a source of delight. Her aunt gave her an affectionate welcome, and the pair had so much to talk over that Miss Solar forgot her affliction for the time, and thought the world not such a bad place after all.

The change from the splendid house in Palace Gardens to the small set of rooms which her aunt occupied was a great one. Her father's house was small and ill-furnished compared with Mr. Argoll's, and he did not

keep a large staff of servants or a carriage. Indeed, Mr. Solar became a rich man so rapidly that he had not time to live up to his means. His simple ways of life, his plain meals, and his quiet house, had their charm for him. His whole thoughts ran upon business and speculation ; and, having lost his wife, there was no one to urge him to change his habits and his style of living. Thus, when Miss Solar went to stay in Palace Gardens, she entered a new world ; when she revisited her aunt in Frankfort, she returned to an old one.

The conversation between Miss Solar and her aunt Irma largely dealt with matters which have been set forth and explained, so that it had not enough novelty to deserve record. Her aunt was not disposed to condemn Mr. Argoll's conduct. She thought her niece quite young enough to be married, and she was not convinced that her attachment for Mr. Henry Argoll was wholly wise. Indeed, she regarded it in the light of a girlish or a very romantic freak. It is true that she kept this view to herself, and did

her utmost to console her niece, and soothe her with the possibility that all would come round right in the end. This view commends itself to middle-aged rather than to young people, impatience being the characteristic of those who know little of life, and resignation of those who know too much.

It was a disappointment to aunt Irma not to see Mr. Henry Argoll, and form her own opinion of him. She had never met him at her brother's house in London; indeed, she had met Mr. Argoll very seldom there, and then on formal occasions only. The fact of Mr. Henry Argoll being an artist did not prepossess her in his favour, as Germans of the middle-class agree with their English brothers and sisters in thinking artists doubtful members of society. If Mr. Henry Argoll had risen to a high place in his profession, and made a large income by his brush, then aunt Irma would have held him in high esteem; she had the common failing of worshipping success. On the other hand, his departure for South America on an ex-

pedition in which hardships would have to be borne and perils faced increased her respect for him. She liked a man who showed pluck, and on this head she was ready with her praise, somewhat to her niece's dismay. This was the only part of Mr. Henry Argoll's conduct which Miss Solar could not sanction. She regarded it as in some measure a desertion of herself.

The aunt and niece agreed to leave Frankfort together. Being out of health, aunt Irma had consulted a doctor as to the best place wherein to pass a few weeks with the view of undergoing a 'cure,' and she was ordered to go to Franzensbad, in Bohemia. Miss Solar wrote to Mrs. Argoll, urging her to visit the same place, and to bring Ella with her ; but she could not persuade Mrs. Argoll to leave Westbourne, as the latter had promised her husband to remain there till his return from Sicily. Besides, Mrs. Argoll had a dislike for Continental watering-places, and felt quite at home in Westbourne.

Before Mr. Argoll's departure from

London, his confidential clerk, Mr. Byker, came to him and requested to be allowed to remain behind.

'What, Byker, leave you behind? I can't think of such a thing. Besides, you know, I have arranged to take you, and I have given you notice enough.'

'The fact is, sir,' Mr. Byker said in his most insinuating manner, 'my old mother cannot bear the thought of my going to these foreign parts. I cannot get the notion out of her head that you intend to take me to the Indies.'

'And if I did, what then? It is easy enough to go to India in a P. and O. steamer nowadays. Why, it is a mere pleasure-trip!'

Mr. Argoll, who had never left England before, and dreaded the sea, now spoke as airily about a trip to India as if it were an everyday occurrence with him. But he spoke more jauntily than he felt. He was more reluctant to go away as the time fixed for doing so arrived. He wished that he had never thought of the subject, and above

all that he had not said a word about it to his friends. If he drew back now, they would think there was something wrong. It annoyed him the more to find Mr. Byker raising the objections which chimed with his own feelings. He had to assume an indifference which he did not feel, and to laugh at the forebodings of Mrs. Byker, lest he should have to admit that he shared them. He took credit for having reserved a surprise for his wife. It was his confident expectation to return as the proprietor of an estate in Sicily, and to have the right to the title of Count. He thought that his wife would have an equal right to the title of Countess, and he felt sure that she would be intensely pleased with this. Indeed, before parting from her, he said :

'Now, my dear, if all goes well, I hope to bring you a fine present.'

Her heart was still hardened against him, and she regarded his departure as a slight upon herself, so she simply replied :

'You know, J. M., that I don't care about presents. You had much better stay

at home, and then you would not have any need to trouble about them.'

Mr. Argoll did one thing which partially softened his wife, and which made her speak more kindly towards him than she would have otherwise done. He asked her for a box of her pills and a bottle of opodeldoc. She provided him with both in abundant measure; the pill-box was the largest she could procure, and the bottle held about a quart. He did not omit to provide himself with a medicine-chest. It was on a gigantic scale, and contained drugs enough to physic a regiment, or to enable an apothecary to set up shop.

Mr. Argoll was very glad that his brother had joined the expedition to Patagonia. He did not regret the possible dangers which he might encounter; on the contrary, he was rather inclined to exult when he thought of his brother suffering amongst savages, and in danger of being killed. It was a satisfaction to think that in any case his brother would encounter hardships.

'I am very glad,' he said to himself, 'that

I am not in Henry's shoes. Nothing would ever tempt me to run such risks. It is a blessing that there are no savages in Sicily.'

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